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Special Machines for DAIRIES, BUTCHERS, Etc.  
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SOLE MANUFACTURERS  
COLD-AIR-CIRCULATION SYSTEM.

THE CANADIAN  
**JOURNAL OF COMMERCE**  
FINANCE AND INSURANCE REVIEW.

Vol 57. No 10.  
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MONTREAL, FRIDAY, SEPTEMBER 4, 1908.

M. S. FOLEY,  
EDITOR AND PROPRIETOR

**McINTYRE SON & Co.,**

MONTREAL.

IMPORTERS of DRY GOODS.

DRESS GOODS,  
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LINENS,  
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REPRESENTING

The North American Mercantile  
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Respectfully solicits correspondence with Foreign  
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quire a correspondent or agent in the Dominion  
of Canada.  
References kindly permitted. The Editor of this  
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OF EVERY DESCRIPTION.

Metal Cornices, Skylights, &c.,  
Cement and Tile Floors,  
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&c.

CANADIAN AGENTS:

Boston Hot Blast Heating, and Pneum-  
atic System of conveying Mill Stock.

**GEO. W. REED & CO.,**

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310 to 316 St. Paul Street

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Oils, Chemicals, Dyestuffs,  
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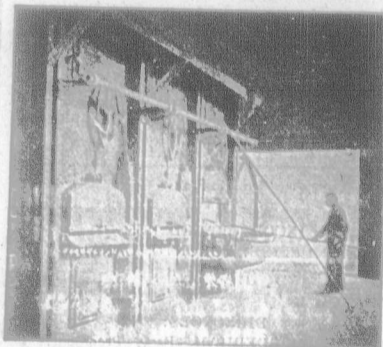
TO VIOLINISTS. Please send me  
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STRINGS, FITTINGS  
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Specialities in E. Strings, unrivalled  
for durability and brilliance of tone.

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Horsfall Destructor Co., Ltd., Leeds, Eng.

Canadians can purchase these furnaces at  
25% p.c. cheaper than any other Country.

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Reynoldsville Soft Slack

Northumberland " "

Cheapest for Steam purpose

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To develop and extend a manu-  
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12 per cent. interest on the capital  
invested. The goods are sold to the  
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This is one of the best enterprises  
in Canada at present and can be in-  
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in a few years.

Capital required to increase the  
business \$80,000.

Address in confidence, "MANU-  
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THE JOURNAL OF COMMERCE, Mont-  
real, for full particulars, whom the  
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**Bag & Barrel Elevators.**

For Hoisting and Handling  
Bags, Barrels, Kegs, Bales,  
Boxes, &c., &c.

Estimates given on application  
for Machinery only or erected for  
operation.

Miller Bros. & Toms, - Montreal.

The Chartered Banks.

**BANK OF MONTREAL.**

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital (paid-up) — \$13,379,240 00  
 Reserved Fund — 9,000,000 00  
 Undivided Profits — 724,807.75

HEAD OFFICE: MONTREAL.

BOARD OF DIRECTORS:

Rt. Hon. Lord Strathcona and Mount Royal,  
 G.C.M.G., President.  
 Hon. Geo. A. Drummond, Vice-President.  
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 James Ross, Esq., R. G. Reid, Esq.,  
 Hon. Robt. Mackay.

E. S. CLOUSTON, General Manager.  
 A. Macnider, Chief Inspector and Supt. of Branches.

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 " West End Branch.  
 " Seigneurs St. Branch.  
 " Point St. Charles Branch.  
 Almonte, Ont. Perth, Ont. Halifax, N.S.  
 Belleville, " Peterboro, " Sydney, N.S.  
 Brantford, " Picton, " Yarmouth, N.S.  
 Brockville, " Sarnia, " Winnipeg, Man.  
 Chatham, " Stratford, " Calgary, Alta.  
 Collingwood " St. Mary's " Lethbridge, Alta.  
 Cornwall, " Toronto, " Raymond, Alta.  
 Deseronto, " " Yonge st. br. " Regina, Ass'a.  
 Ft. William, " Wallaceburg, " Greenwood, B.C.  
 Goderich, " Montreal, Que. Nelson, B. C.  
 Guelph, " Quebec, " New Denver, B.C.  
 Hamilton, " Chatham, N.B. New Westmin-  
 Kingston, " Fredericton, N.B. ter, B.C.  
 Lindsay, " Moncton, N.B. Rossland, B.C.  
 London, " St. John, N.B. Vancouver, B.C.  
 Ottawa, " Amherst, N.S. Vernon, "  
 Paris, " Glace Bay, N.S. Victoria, "

IN NEWFOUNDLAND:

St. John's, Nfld., Bank of Montreal.  
 Birchy Cove, Bay of Islands, Bank of Montreal.

IN GREAT BRITAIN:

London, Bank of Montreal, 22 Abchurch Lane, E.C.  
 Alex. Lang, Man.

IN THE UNITED STATES:

New York—R. Y. Hobden and J. M. Greata,  
 Agents, 59 Wall Street.  
 Chicago—Bank of Montreal, J. W. de C. O'Grady,  
 manager.

Spokane, Wash.—Bank of Montreal.

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 " The Union Bank of London and  
 Smith's Bank, Ltd.  
 " The London and Westminster  
 Bank, Ltd.  
 " The National Provincial Bank of  
 Eng., Ltd.  
 Liverpool—The Bank of Liverpool, Ltd.  
 Scotland—The British Linen Company Bank, and  
 Branches.

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New York—The National City Bank.  
 " The Bank of New York, N.B.A.  
 " National Bank of Commerce in N.Y.  
 " Western National Bank.  
 Boston—The Merchants' National Bank.  
 " J. B. Moors & Co.  
 Buffalo—The Marine Bank, Buffalo.  
 San Francisco—The First National Bank.  
 " The Anglo-Californian Bank, Ltd.  
 Montreal, 31st August, 1903.

**THE BANK OF TORONTO.**

INCORPORATED 1855.

HEAD OFFICE: TORONTO, CANADA.

Paid-up Capital — \$2,800,000  
 Reserve Fund — 2,900,000

DIRECTORS:

GEORGE GOODERHAM, Esq., President.  
 WM. H. BEATTY, Esq., Vice-President.  
 Henry Cawthra, Esq.,  
 Robert Reford, Esq., Charles Stuart, Esq.,  
 William George Gooderham, Esq.,  
 John Waldie, John J. Long, C. S. Hyman, M.P.  
 DUNCAN COULSON, General Manager.  
 Joseph Henderson, Assistant General Manager.

BRANCHES:

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 " King and Brockville, Millbrook, Ont.,  
 " Bathurst B'ch Cardinal, Oakville,  
 " Queen and Cobourg, Peterboro',  
 " Spadina B'ch Collingwood, Petrolia,  
 Montreal, Copper Cliff, Port Hope,  
 " Board of Creemore, O. Rossland, B.C.  
 " Trade B'ch Elmvale, St. Catharines,  
 " Pt. St. Charles Gananoque, Sarnia,  
 " St. Catherine Gaspé Basin, Stayner,  
 and Guy Sta. P.Q. Sudbury, Ont.  
 Branch. London, Thornbury, O.  
 Wallaceburg.

BANKERS:

London, Eng.—The London City and Midland  
 Bank, Ltd.  
 New York—National Bank of Commerce.  
 Chicago—First National Bank.

Careful attention given to the collection of  
 Commercial Paper and Securities.

The Chartered Banks.

**Bank of British North America.**

Incorporated by Royal Charter.

The Court of Directors hereby give notice that an  
 interim dividend free of income tax for the half  
 year ended 30th June last of 30 Shillings per share,  
 being at the rate of 8 per cent. per annum, will be  
 paid on the 2nd day of October next, to the pro-  
 prietors of shares registered in the Colonies. The  
 dividend will be payable at the rate of exchange  
 current on the 2nd day of October next, to be fixed  
 by the Manager. No transfer can be made between  
 the 18th inst. and the 2nd proximo as the books  
 must be closed during that period.

By order of the Court.

(signed,)

A. G. WALLIS,

Secretary.

No. 5 Gracechurch Street,  
 London, E.C.

1st September, 1903.

The Chartered Banks.

**THE MOLSONS BANK.**

96th DIVIDEND.

The Shareholders of The Molsons Bank are  
 hereby notified that a Dividend of

FOUR AND ONE HALF PER CENT. upon

the capital stock has been declared for the current  
 half year, and that the same will be payable at  
 the office of the bank, in Montreal, and at the  
 Branches, on and after the

FIRST DAY OF OCTOBER NEXT.

The transfer books will be closed from the 16th  
 to the 31st September, both days inclusive

The Annual General Meeting of the Shareholders  
 will be held at its banking house, in this city, on  
 Monday, the 19th of October next, at three o'clock  
 in the afternoon.

By order of the Board,

JAMES ELLIOT,

General Manager.

Montreal, 28th August, 1903.

**THE ROYAL BANK  
 OF CANADA.**

Capital Paid-up... \$2,828,130  
 Reserve Funds... 2,956,584

HEAD OFFICE: HALIFAX, N.S.

Board of Directors:

Thos. E. Kenny, Esq., President.  
 Thomas Ritchie, Esq., Vice-President.  
 Wiley Smith, Esq., H. G. Bauld, Esq.,  
 Hon. David MacKeen.

Chief Executive Office, Montreal, P.Q.

E. L. Pease, General Manager; W. B. Torrance,  
 Superintendent of Branches; W. F. Brock,  
 Inspector.

Antigonish, N.S. Ottawa, Ont.  
 Bathurst, N.B. Pembroke, Ont.  
 Bridgewater, N.S. Picton, N.S.  
 Charlottetown, P.E.I. Port Hawkesbury, N.S.  
 Chilliwack, B.C. Rexton, N.B.  
 Dalhousie, N.B. Rossland, B.C.  
 Dorchester, N.B. Sackville, N.B.  
 Fredericton, N.B. St. John, N.B.  
 Guysboro, N.S. St. John's, Nfld.  
 Grand Forks, B.C. Shubenacadie, N.S.  
 Halifax, N.S. Summerside, P.E.I.  
 Londonderry, N.S. Sydney, C.B.  
 Lunenburg, N.S. " Victoria Road  
 Maitland, N.S. Toronto  
 Moncton, N.B. Truro, N.S.  
 Montreal, Que. Vancouver, B.C.  
 Montreal, West End. " East End.  
 Nanaimo, B.C. Victoria, B.C.  
 Nelson, B.C. Weymouth, N.S.  
 Newcastle, N.B. Woodstock, N.B.

Agencies in Havana, Cuba; New York, N.Y.; and  
 Republic, Washington.

CORRESPONDENTS:

Great Britain, Bank of Scotland; France,  
 Credit Lyonnais; Germany, Deutsche Bank; Dres-  
 dener Bank; Spain, Credit Lyonnais; China and  
 Japan, Hong Kong & Shanghai Banking Corpora-  
 tion; New York, Chase National Bank; First Na-  
 tional Bank; Blair & Co.; Boston National Shaw-  
 mut Bank; Chicago, Illinois Trust and Savings  
 Bank; San Francisco, First National Bank.

**ST. STEPHEN'S BANK.**

Incorporated 1836.

St. Stephen, N.B.

Capital \$200,000  
 Reserve 45,000  
 F. H. TODD, President.  
 J. F. Grant, Cashier.

AGENTS:

London—Messrs. Glynn, Mills, Currie & Co. New  
 York—Bank of New York, N.B.A. Boston—Globe  
 National Bank. Montreal—Bank of Montreal. St.  
 John, N.B.—Bank of Montreal.  
 Drafts issued on any branch of the Bank of  
 Montreal.

**THE ONTARIO BANK.**

HEAD OFFICE, TORONTO.

Capital Paid-up — \$1,500,000  
 Rest — 500,000

DIRECTORS:

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 Donald Mackay, Esq., Vice-President  
 T. Walmsley, Esq., A. S. Irving, Esq.,  
 R. D. Perry, Esq., Hon. R. Harcourt.  
 R. Grass, Esq.

CHARLES MCGILL, General Manager.

BRANCHES:

Alliston, Fort William, Ottawa,  
 Aurora, Kingston, Peterboro,  
 Bowmanville, Lindsay, Port Arthur,  
 Buckingham, Q., Montreal, Sudbury,  
 Cornwall, Mount Forest, Trenton,  
 Collingwood, Newmarket, Tweed,  
 Waterford.

Scott and Wellington Streets.

Toronto: Queen and Portland

Yonge and Richmond

Yonge and Carleton.

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London, Eng.—Parr's Bank, Limited.  
 France and Europe—Credit Lyonnais.  
 New York—Fourth National Bank and The Agents  
 Bank of Montreal.  
 Boston—Elliot National Bank.

**The Chartered Banks.**

**THE CANADIAN BANK OF COMMERCE**  
With which is amalgamated  
**The Halifax Banking Company.**

**Paid-up Capital - \$5,700,000**  
**Rest - 3,000,000**

**Head Office, - Toronto.**  
Hon. **GEO. A. COX, - President.**  
**B. E. WALKER, General Manager.**

**London (Eng.) Office: - 60 Lombard St., E.C.**  
**S. Cameron Alexander, Manager.**

**Montreal Office: - F. H. MATHEWSON, Manager.**

**New York Agency: - 16 Exchange Place.**  
**WM. GRAY, and H. E. WALKER, Agents**

104 Branches throughout Canada and the United States, including the following in Manitoba and the North-West Territories:—

Calgary,	Gilbert Plains,	Red Deer,
Carman,	Grandview,	Regina,
Dauphin,	Innisfail,	Swan River,
Dawson,	Medicine Hat,	Treherne,
Edmonton,	Moosomin,	White Horse,
Elgin,	Neepawa,	Winnipeg,
Elkhorn,	Ponoka,	North Winnipeg

Portage la Prairie.

**Bankers in Great Britain.**  
The Bank of England; The Bank of Scotland; Lloyds Bank Limited; The Union of London and Smiths Bank, Limited. Parr's Bank, Limited.

**Bankers and Chief Correspondents in the United States.**  
The American Exchange National Bank, New York; The Fourth National Bank, New York; The Northern Trust Company, Chicago; The Bank of Nova Scotia, Boston; The National Shawmut Bank, Boston; The Marine National Bank, Buffalo; The Commercial National Bank, New Orleans; The People's Savings Bank, Detroit; The Commercial National Bank, Detroit.

**THE WESTERN BANK OF CANADA.**

**HEAD OFFICE: OSHAWA, ONT.**

Capital Authorized	\$1,000,000
Capital Subscribed	500,000
Capital Paid-up	435,000
Reserve	175,000

**BOARD OF DIRECTORS:**  
John Cowan, Esq., - President.  
Reuben S. Hamlin, Esq., - Vice-President.  
W. F. Cowan, Esq., - W. F. Allan, Esq.,  
Robert McIntosh, M.D., J. A. Gibson, Esq.,  
Thomas Patterson, Esq.,  
T. H. McMillan - Cashier.

**BRANCHES:** Whitby, Midland, Tilsonburg, New Hamburg, Elmvalle, Paisley, Penetanguishene, Pickering, Port Perry, Ont., Tavistock, Ont., Plattsville, Ont., Wellesby, Ont., Sunderland, Ont.

Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made. Correspondents at New York and in Canada—Merchants Bank of Canada, London, England—Royal Bank of Scotland.

**LA BANQUE NATIONALE.**

**HEAD OFFICE, QUEBEC.**

Capital Authorized	\$2,000,000.00
Capital Subscribed	1,500,000.00
Capital Paid-up	1,500,000.00
Rest	400,000.00
Undivided Profits,	69,704.27

**DIRECTORS:**  
**R. AUDETTE, President.**  
A. B. Dupuis, Vice-President.  
Hon. Judge A. Chauveau,  
N. Rioux, Naz. Fortier,  
V. Chateauvert, J. B. Laliberte,  
P. Lafrance, Manager, N. Lavoie, Inspector.

**BRANCHES:**  
Quebec, do. (St. Roch), do. (St. Johns St.), Marieville, Que., Montreal, Ottawa, Ont., Sherbrooke, Que., St. Francois, Beauce, St. Marie, Chicoutimi, Que., Roberval, Que., Baie St. Paul, Que., St. Hyacinthe, Que., Joliette, Que., St. Johns, P.Q., Rimouski, Que., Murray Bay, Que., Montmagny, Que., Fraserville, Que., St. Casimir, Que., Nicolet, Que., Coaticook, Que., Plessisville, Que., Lewis, Que.

Agents—London, Eng.—The National Bank of Scotland, Ltd. Paris, France—Credit Lyonnais, New York—First National Bank, Boston, Mass.—National Bank of Redemption.  
Prompt attention given to collections.  
Correspondence respectfully solicited.

**The Chartered Banks.**

**UNION BANK OF CANADA**  
ESTABLISHED 1865.

Capital Authorized, -	\$3,000,000.
Capital Subscribed, -	\$2,500,000.
Capital, Paid-up, -	\$2,484,980.
Rest, -	\$1,000,000.

**HEAD OFFICE, - QUEBEC.**  
**Board of Directors:**  
ANDREW THOMSON, Esq., President.  
HON. JOHN SHARPLES, Vice-president.  
D. C. Thomson, Esq., E. J. Hale, Esq.,  
E. Giroux, Esq., Wm. Price, Esq., E. L. Drewry,  
Esq., John Galt, Esq., F. E. Kenaston, Esq.,  
Wm. Shaw, Esq.,  
**E. E. Webb, - General Manager.**  
**J. G. Billett, - Inspector.**  
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**H. B. Shaw, - Supt. Western Branches.**

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Altona, Man. Merrickville, Ont.  
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Baldur, Man. Montreal, Que.  
Barrie, Ont. Moosomin, N.W.T.  
Birtle, Man. Moose Jaw, N.W.T.  
Boissevain, Man. Morden, Man.  
Calgary, N.W.T. Neepawa, Man.  
Carberry, Man. Newboro, Ont.  
Carlyle, N.W.T. New Liskeard, Ont.  
Cardston, N.W.T. Norwood, Ont.  
Carleton Place, O. Okotoks, N.W.T.  
Carlyle, N.W.T. Oxbow, N.W.T.  
Carman, Man. Pincher Creek, N.W.T.  
Crysler, Ont. Portland, Ont.  
Crystal City, Man. Qu'Appelle (Station),  
Cypress River, M. N.W.T.  
Deloraine, Man. Quebec, Que.  
Didsbury, N.W.T. do. St. Louis St.  
Edmonton, N.W.T. Rapid City, Man.  
Frank, N.W.T. Regina, N.W.T.  
Erin, Ont. Russell, Man.  
Glenboro, Man. Saskatchewan, N.W.T.  
Greta, Man. Saskatoon, N.W.T.  
Halleybury, Ont. Shelburne, Ont.  
Hamiota, Man. Shoal Lake, Man.  
Hartney, Man. Sinaluta, N.W.T.  
Hastings, Ont. Smith's Falls, Ont.  
High River, N.W.T. Souris, Man.  
Hillsburg, Ont. Toronto, Ont.  
(sub to Erin) Virden, Man.  
Holland, Man. Wapella, N.W.T.  
Indian Hd., N.W.T. Warkworth, Ont.  
Innisfail, N.W.T. (Sub to Hastings).  
Jasper, Ont. Wawanesa, Man.  
(Sub to Smith's Falls) Weyburn, N.W.T.  
Killarney, Man. Warton, Ont.  
Lethbridge, N.W.T. Winchester, Ont.  
Lumsden, N.W.T. Winnipeg, Man.  
Macleod, N.W.T. Winnevey, N.W.T.  
Manitow, N.W.T. Yorkton, N.W.T.

**FOREIGN AGENTS:**  
London - Parr's Bank, Limited  
New York - National Park Bank  
Boston - National Bank of the Republic  
Minneapolis - National Bank of Commerce  
St. Paul - St. Paul National Bank  
Great Falls, Mont. - First National Bank  
Chicago, Ill. - Corn Exchange National Bank  
Buffalo, N.Y. - The Marine Bank  
Detroit, Mich. - First National Bank  
Duluth, Minn. - First National Bank  
Tonawanda, N.Y. - First National Bank

**Imperial Bank of Canada**

Capital Authorized	\$4,000,000
Capital (paid-up)	2,983,806
Rest	2,636,312

**DIRECTORS:**  
T. R. MERRITT, - President.  
D. R. WILKIE, - Vice-President.  
Wm. Ramsay, Robert Jaffray,  
T. Sutherland Stayner, Elias Rogers, Wm. Hendrie.

**HEAD OFFICE, TORONTO.**  
D. R. WILKIE, General Manager.  
E. HAY, Assistant General Manager.  
W. MOFFAT, Chief Inspector.

**Branches in Ontario:**  
Bolton, Listowel, St. Catharines,  
Essex, Niagara Falls, Sault Ste. Marie,  
Fergus, North Bay, St. Thomas,  
Galt, Ottawa, Toronto,  
Hamilton, Port Colborne, Welland,  
Ingersoll, Rat Portage, Woodstock.

**Branch in Quebec:—Montreal.**  
**Branches in North West and British Columbia.**  
Brandon, Man. Regina, Assa.  
Calgary, Alta. Revelstoke, B.C.  
Cranbrook, B.C. Rosthern, Sask.  
Edmonton, Alta. Strathcona, Alta.  
Ferguson, B.C. Vancouver, B.C.  
Golden, B.C. Victoria, B.C.  
Nelson, B.C. Wetaskiwin, Alta.  
Portage La Prairie, Man. Winnipeg, Man. (N. end  
Prince Albert, Sask.

Agents—London, Eng., Lloyds Bank, Limited.  
New York, Bank of Montreal, Bank of the Manhattan Co., Bank of America.  
Sterling exchange bought and sold. Letters of Credit issued available in any part of the world.

**The Chartered Banks.**

**THE BANK OF OTTAWA.**

Capital (Authorized)	\$3,000,000
Capital (Fully paid-up)	2,376,990
Rest	2,204,291

**BOARD OF DIRECTORS:**  
**GEORGE HAY, - President.**  
**DAVID MACLAREN - Vice-President.**  
Henry Newell Bate, John Burns Fraser, Hon. Geo. Bryson, John Mather, Henry Kelly Egan, Denis Murphy, George Halsey Perley.  
**HEAD OFFICE, OTTAWA, ONT.**  
Geo. Burn, Gen. Mgr.—D. M. Finnie, Ottawa Mgr.  
L. C. Owen, Inspector.

**Branches: Man., Ontario and Quebec—Alexandria, Arnprior, Avonmore, Bracebridge., Carp, Carleton Place, Cobden, Dauphin, Emerson, Fort Coulonge, Granby, Hawkesbury, Hull, Keewatin, Kempville, Lachute, Lanark, Mattawa, Montreal, Maxville, North Bay, Ottawa—Bank street, Rideau street, Somerset street, Parry Sound, Pembroke, Portage la Prairie, Prince Albert, Rat Portage, Regina, Renfrew, Shawinigan Falls, Smith's Falls, Toronto, Vankleek Hill, Winchester, Winnipeg.**

**AGENTS IN CANADA.—Bank of Montreal.**  
**FOREIGN AGENTS.—New York.** The Agents Bank of Montreal, National Bank of Commerce, Merchants National Bank, Boston; National Bank of the Republic, Colonial National Bank, Massachusetts National Bank, Chicago; Bank of Montreal, St. Paul; Merchants National Bank, London; Parr's Bank, Limited, France, Comptoir National d'Escompte de Paris, India, China and Japan; Chartered Bank of India, Australia and Japan.

**BANK OF NOVA SCOTIA**  
Incorporated 1832.

Capital Paid-up	\$2,000,000.00
Reserve Fund	3,000,000.00

**DIRECTORS:**  
**JOHN Y. PAYZANT, - President.**  
**CHARLES ARCHIBALD, - Vice-President.**  
R. L. BORDEN, J. WALTER ALLISON,  
GEO. S. CAMPBELL, HECTOR McINNES.  
**HEAD OFFICE, HALIFAX, N.S.**  
General Manager's Office, TORONTO, ONT.  
H. C. McLeod, Gen. Manager.  
D. Waters, Superintendent of Branches.  
H. A. Flemming, Secretary to the Board.  
Geo. Sanderson, Insp'r. W. Caldwell, Insp'r.

**BRANCHES:**  
In Nova Scotia—Amherst, Annapolis, Bridgetown, Dartmouth, Digby, Glace Bay, Granville Ferry, Halifax, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Parrsboro, Pictou, Pugwash, Stellarton, Sydney Mines, Westville, Yarmouth.  
In Ontario—Arnprior, Berlin, Hamilton, Ottawa, Toronto.  
In Quebec—Montreal and Paspébiac.  
In Manitoba—Winnipeg.  
N.W.T.—Edmonton.  
In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, Port Elgin, St. Andrews, St. George, St. John, St. Stephen, Sussex, Woodstock.  
In P. E. Island—Charlottetown and Summerside.  
In Newfoundland—Harbor Grace and St. John's.  
In West Indies—Kingston, Jamaica.  
In United States—Boston, Mass.; Chicago, Ill.

**THE DOMINION BANK**

Capital, \$2,983,865.	Reserve Fund, \$2,983,865
-----------------------	---------------------------

**DIRECTORS:**  
E. B. OSLER, M.P., - President.  
WILMOT D. MATTHEWS, Vice-President.  
Wm. Ince, Timothy Eaton, W. R. Brock, M.P.  
A. W. Austin, James J. Foy, K.C., M.P.P.

**DOMINION BANK—HEAD OFFICE,**  
Corner King and Yonge Sts., TORONTO.

**BRANCHES:**  
Belleville, Ont. Montreal, Que.  
Boisbivain, Man. Napanee, Ont.  
Brampton, Ont. Orillia, Ont.  
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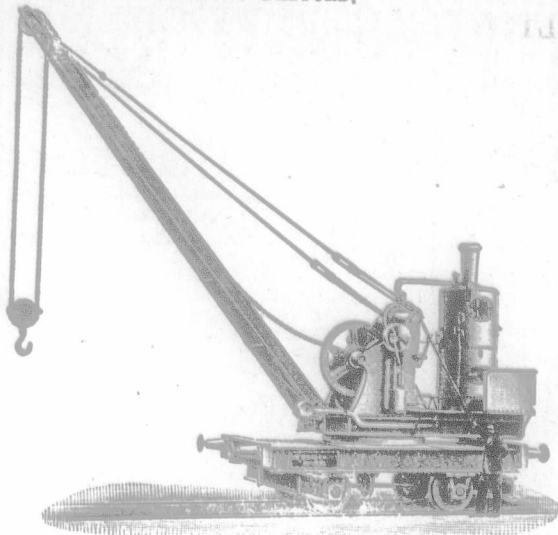
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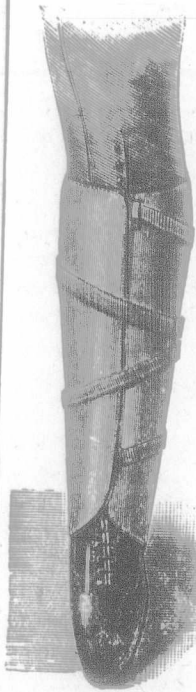
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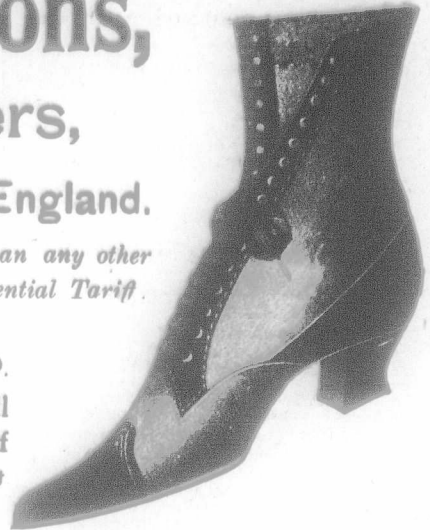
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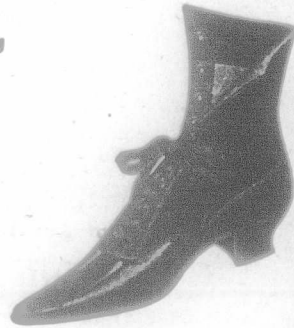
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Makers of the Celebrated  
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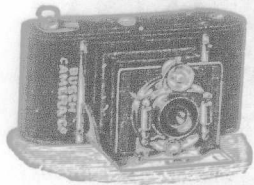


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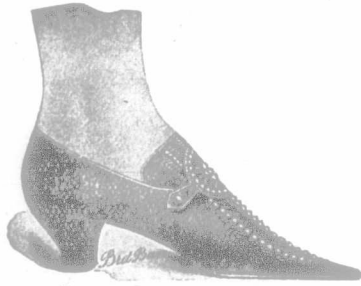
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*Export Manufacturers of Ladies' and Children's High Class Boots and Shoes for Walking and Dress Wear.*

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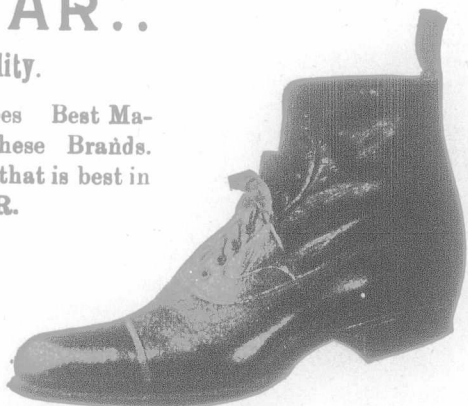
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**Saddlery, Harness & Horse Clothing**

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Best Quality and Styles

Quick Delivery Guaranteed.

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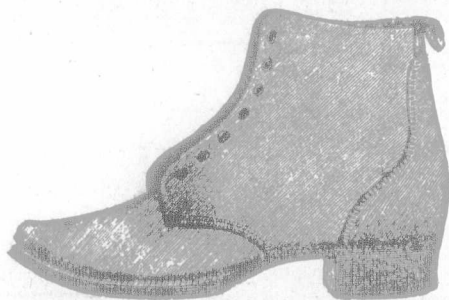
These Saddlery and Harness are made by hand, for Canadians under the New Tariff, 88½ p.c. in their favour.

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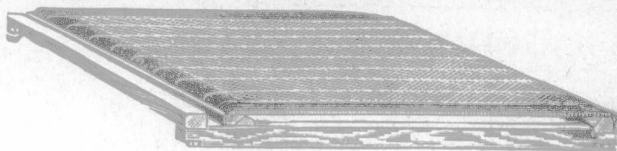
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Special Attention paid to Export Orders.



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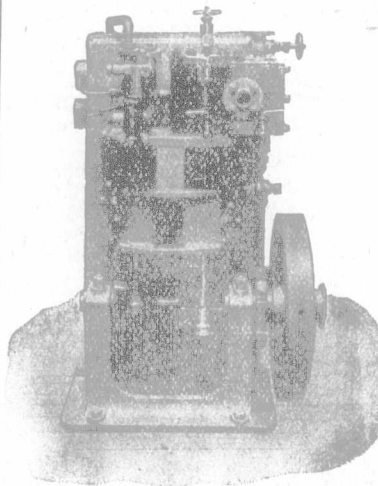
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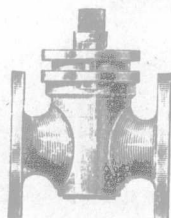
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GOOD, and  
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Good-for-  
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# “Gidaw” Serge, Regd.

Two years ago we introduced “Gidaw” Serge, and guaranteed to replace free of charge any garment that did not prove satisfactory in wear within three months of purchase. Up to the present we have not had a single complaint, and have received the following replies to our enquiries from various customers:—



Gents' Sac Suits.



Youths Cambridge Suits.

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Gents.—We have sold several of the suits of “Gidaw” Serge, but have received no complaints of them, and therefore no application for renewal of garments.  
Yours respectfully, S. T.

Dear Sir.—The “Gidaw” Serge suits you made for me appear to give general satisfaction, and beg to say I have had no complaints from any one customer.  
Yours truly, S. J. W.

Burnham Somerset.  
Gents.—Re “Gidaw” Suits. I have had no complaints respecting the above suits no doubt it is a very nice quality suit, and they are smart fits and nicely made.  
Yours truly, P. H.

Torrington  
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Yours truly, C. J. W.

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Yours faithfully, B. W.

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Gentlemen.—I was very pleased with the finish of special suits received Saturday, being rather better quality than I usually order, which means a better class of customer, and it shows you can finish your goods in first-class style.  
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Yours sincerely, T. J.



Boys' Norfolk Suits.



Boys' Rugby Suits.  
Patent Strap and Buckle Knickers

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We guarantee this material **All Wool Indigo Dye**, and with fair wear, **absolutely indestructible**; we will replace same free of charge, should the wear prove unsatisfactory within three months of purchase. This ticket must be produced, with date of purchase duly signed by seller.

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For COATING BOILERS' STEAM PIPES, and prevent the radiation of heat, save fuel, and increase the power of steam. IT WILL AT ONCE SHOW A LEAK; IT CAN NOT CATCH OR COMMUNICATE FIRE. Used in H. M. Dockyards, Arsenals; also Principal Railway and Dock Co's. Three boilers covered with this composition will do the work of four not covered. May be seen where it has been in use for fifteen years.

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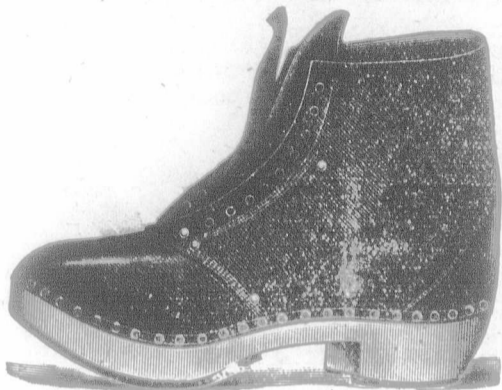
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Dia. Head, 3-16 Shank, 3-32 2-16 to 5-16	Dia. Head, 1/2 Shank, 1-8 2-16 to 5-16	Dia. Head, 11-32 Shank, 5-32 4-16 to 8-16	Dia. Head, 9-32 Shank, 5-32 3-16 to 7-16	Dia. Head, 14-32 Shank, 3-16	Dia. Head, 9-32 Shank, 9-64 3 1/2-16 to 7-16

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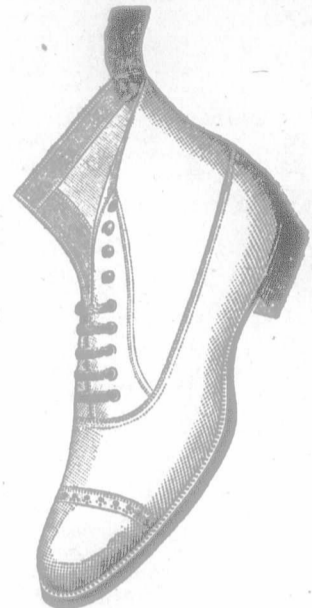


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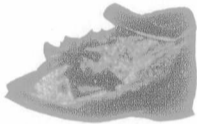


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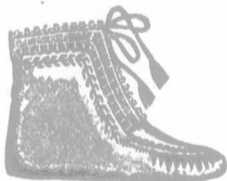
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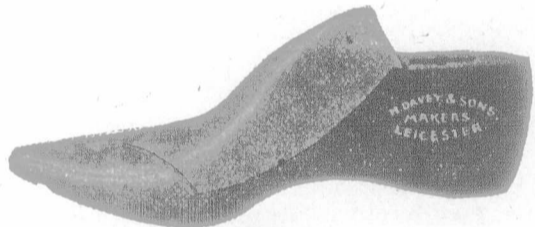
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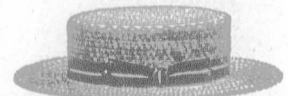
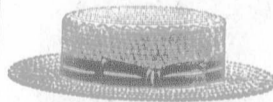
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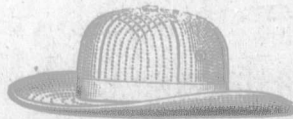
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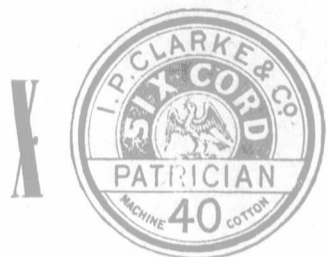
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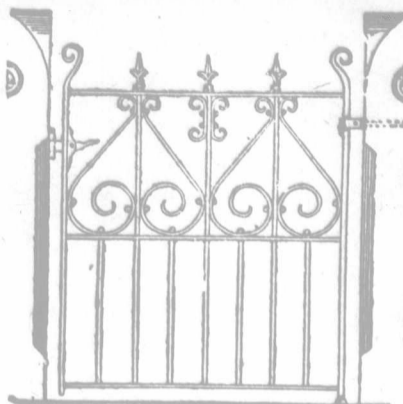
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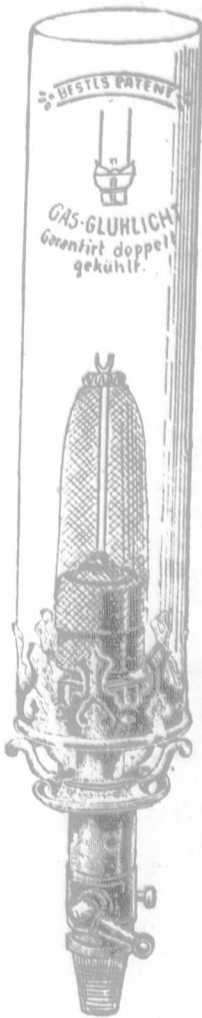
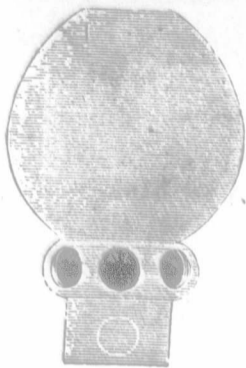
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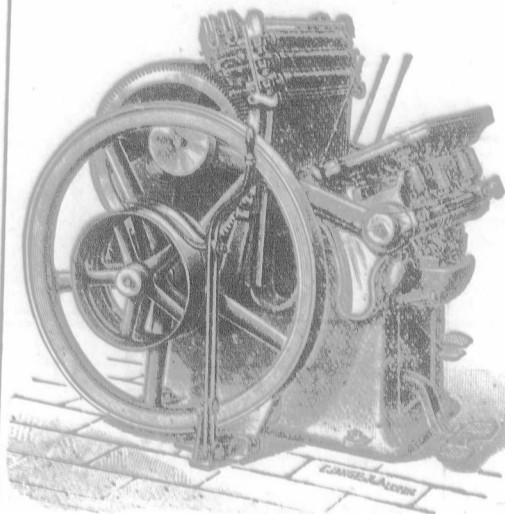


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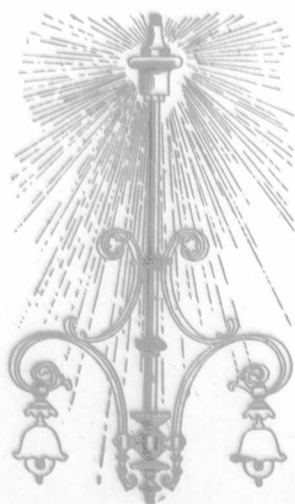
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**Extinction of Fire  
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**WATER SUPPLY AUTOMATICALLY SHUT  
 OFF BY THE EXTINCTION OF THE FIRE.  
 NO MORE STOCKS DAMAGED BY FLOODING.**

Sole Inventors and Patentees:  
**J. G. GRIMSLEY & SONS,**  
**ENGINEERS,**  
**Halford St. LEICESTER, Eng.**

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**MONTREAL  
 MERCHANTS AND MANUFACTURERS.**

Awaings, Tents, Tarpaulins, Flags, Etc.  
 Theo. Bonn... 193 Commissioners St.

Carpet Beating.  
 The City Carpet Beating Co.,  
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Dry Goods, Wholesale.  
 Alphonse Racine & Co. 310 & 312 St. Paul St.

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Canadian  
 Cottonades,  
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**Canadian Colored Cotton Mills  
Company.**

Cottonades, Tickings, Denims, Awnings,  
Shirtings, Flannelettes, Gingham,  
Sephys, Skirtings, Dress Goods,  
Lawn, Cotton Blankets, Angoras,  
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Wholesale Trade only supplied.

**D. MORRICE BROS & CO.,**  
AGENTS,  
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**BANK PRINTING.**

Journal of Commerce,  
74 1/2 St. James Street.

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**J. A. FINLAYSON,**  
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**GEO. GONTHIER,**

Accountant & Auditor,  
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QUEBEC OF  
The Account, Audit & Assurance Co., Ltd  
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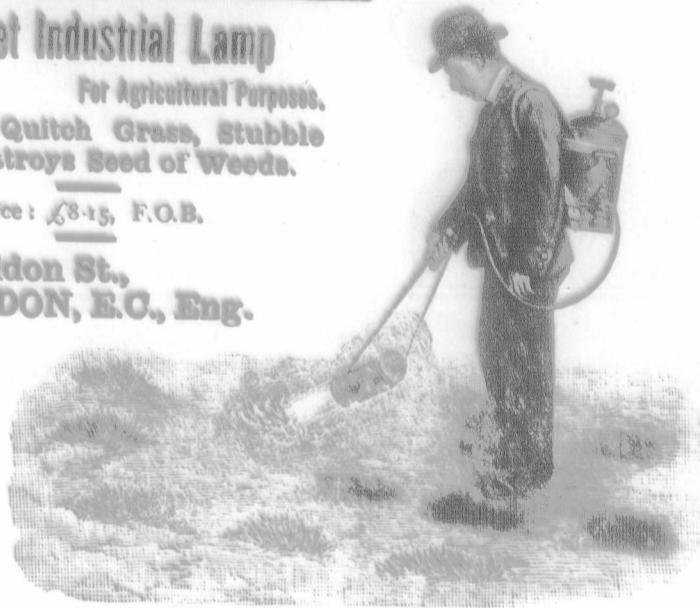
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**Comet Industrial Lamp**

For Agricultural Purposes,  
Burning Quitch Grass, Stubble  
and Destroys Seed of Weeds.

Price: £8-15, F.O.B.

**19 Eldon St.,  
LONDON, E.C., Eng.**



Above Cut represents the Latest Novelty in our

**Motor Watch Holder,**

Catalogues and F.O.B. London prices, under the new Preferential Tariff,  
33 1/2 p.c. reduction of British goods.

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**EVANS & MANGER, 110 Garden, LONDON, Eng.**

**Commercial Summary.**

Merchants, Manufacturers and other business men should bear in mind that the "Journal of Commerce" will not accept advertisements through any agents not specially in its employ. Its circulation—extending to all parts of the Dominion—renders it the best advertising medium in Canada—equal to all others combined, while its rates do not include heavy commissions.

—Mr. John Grimes of the Rossin House, Toronto, has, it is stated, bought the Windsor Hotel, Ottawa, for a sum in the vicinity of \$25,000.

—Winnipeg advices of the first of the week stated that the wheat movement in Manitoba was at a standstill owing to the wet weather. The yield is reported to be turning out much larger than estimated.

—Mr. William Warnock, of Aylmer, Ont., has sold his private banking business to the Sovereign Bank, and a branch will be opened immediately with Mr. H. A. Ambridge, who has been manager of the Molsons Bank there for fifteen years, as manager. The Sovereign and the Trader's Banks have each opened branches in Springfield.

—Up to a week ago close to 90,000 cattle have been shipped this season from the Port of Montreal. This is not only a record, but is 40,000 more than the total amount handled in any previous season. Before the end of the present season the total number of cattle handled by Canadian railways and Canadian steamship companies is expected to be more than double that of any previous year. The marked feature of the increase has been the larger number of cattle received from different points throughout Ontario. The increase has been much greater there than in any part of the West.



# Ralph Denton & Co.

Home & Export

Clothing  
Manufacturers.

**NEWEST  
STYLES** IN

**Men's  
Youths'  
& Boys'**

**SUITS  
ALL PRICES.**

Take advantage of the New Preferential  
Tariff, and save 88 1/2 p.c. on the cost.

Ralph  
Denton  
& Co.,  
Bristol,  
Eng.



Victoria Street &  
Temple Street,

**BRISTOL,**  
ENG.

May we send you

**SAMPLES  
& PATTERNS**

of some of our  
principal Ranges

Prices will surprise you.

Special Value in  
Men's Stripe Worsted Trousers  
from 5/11 upwards.

Cables:—  
**Loyalty, Bristol, England.**  
P.B.C. Code 4th Edition.

—The Union Bank has opened a branch at Newboro, Ont., with Mr. G. A. Bagshaw as manager.

—Welsh tinplate works, employing between 20,000 and 30,000 men, are shut down because of a wage dispute.

—The new proprietors of the Belleville, Ont., rolling mills have a gang of men at work overhauling the machinery. They expect to begin work by the middle of October.

—The Toronto Street Railway Company have been experimenting with a new automatic electric switch, which has given

such satisfaction that it will, in all probability, be installed throughout the system.

—Work was begun on the 28th ult., upon excavating for the foundation of the new rod mill of the Dominion Steel and Iron Company at Sydney. The mill will be a large one, and work on it will be pushed vigorously until completed.

—The liquidators of the Elgin Loan Company, St. Thomas, Ont., have declared the first dividend of 25 cents in the dollar for depositors, which was payable August 31st, and announce that a second dividend will be given in about 30 days.

—A cable from Sydney, N.S.W., states that the Government has decided to call for tenders from manufacturers at home and abroad for the manufacture locally of sixty to a hundred railway locomotives, estimated to cost \$1,250,000. Four or five years will be allowed for completion of the work.

—The steamer Pittsburg, of the Georgian Bay Navigation Company's fleet, was burned to the water's edge while tied up at a dock in Sandwich, Ont., on Sunday morning last. The boat, valued at about \$60,000, is a total loss. Partial insurance. Incendiarism is suspected.

—The William L. Douglas, the first steel six-mast schooner ever built, was successfully launched some days ago from the yards of the Fore River Ship & Engine Co., at Quincy, Mass. The Douglas is 306 feet on the water line, 339 feet 6 inches over all, 48 feet beam, and has a displacement equal to 7,700 tons.

—We learn from Ottawa that Hon. Raymond Prefontaine, after consulting with the local inspector of fisheries, has informed the Fraser River, B.C., cannery that he cannot agree to their request for the enforcement of a close season on the

## Champions, Davies & Co.,

EXPORT

MANUFACTURING CONFECTIONERS,  
**BRISTOL, England.**

Makers of High Class **Candies,**  
and **Sweetmeats** of all kinds.

**SPECIALITIES:—Manzipan Fancies, Bouquet  
Lozenges Best Gum Goods, Cream Goods, &c., &c.**

Special prices under Canadian Tariff.  
Full price lists free on application.  
Terms: F.O.B. BRISTOL.  
Cash against bill of lading.

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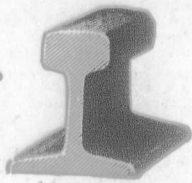
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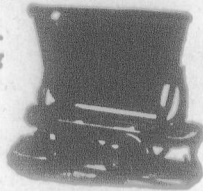
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We supply

# R. WHITE & SON, WIDNES, ENGLAND.

**LOCOMOTIVES.**  
**CRANES of all kinds.**  
**STEAM & WATER**  
**PIPES & FITTINGS**



Cable Address:  
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**GALVANIZED**  
**SHEETS, BAR IRON.**  
**AERIAL WIRE**  
**ROPEWAYS.**



**Steel Rails of all Sections. Fish Plates. Bolts.**  
**Spikes. Points and Crossings. Steel Sleepers.**  
**Wagons for all purposes. Wire Ropes. Pit**  
**Headings. Screens. Mining Steel. Pulsating**  
**Pumps.**



Fraser River from Aug. 29 until Sept. 12. The suspension of fishing operations was sought in order to enable the sockeye salmon to reach the spawning grounds.

—"The Revillion Canada Far North Company" is the name under which a syndicate of residents of Paris and Quebec have secured incorporation. They will deal in furs and pelts, carrying on lumbering, mining, ranching, etc., and operate steamships. They propose to acquire the steamship Mary from the Black Friars' Steamship Company of London, Eng. The capital stock of the company is \$250,000.

—Hamilton advices state that the suit entered against the Maxey estate by the creditors of the old firm of Maxey, Lawson, and Goff, railway contractors, has been settled. An offer of 30 cents in the dollar made by Mr. Maxey through W. G. E. Boyd, assignee, was accepted, and the money paid over. Mr. Maxey's affairs in connection with the Commercial Hotel have not yet been wound up.

—The Consolidated Lake Superior Co., says a Philadelphia letter, has temporarily recovered from its troubles, and will

be reorganized with a capital of \$40,000,000. An official of the company said:—"We have raised money to pay off the Speyer loan of \$5,050,000, and we have accomplished this by the formation of an underwriting syndicate. All shareholders, common and preferred, will have to pay an assessment of \$8 per share or drop out. We expect to get the property at \$8,000,000, and intend to capitalize it at \$40,000,000. There will be no 'water' in this \$40,000,000 stock issue."

—An Ottawa letter states that the contract with Colombier Brothers for the establishment of a steamship service between Bordeaux, France, and Canada has been signed. In return for a subsidy of \$100,000 per annum, the contractors undertake to put four steamers on the route, and give eighteen trips. If the subsidy is increased to \$133,000 twenty-four trips will be given. The service will be inaugurated on April 1st next and will be effective for ten years. There is a provision that if found satisfactory the service may be extended for another five years, in which case the total subsidy for the whole period of fifteen years would be \$2,000,000. Mr. C. E. Carbonneau, a returned Klondiker, is interested in the new venture.

—A meeting of the creditors of George Wilson & Co., contractors and lumber merchants, St. Catharines, Ont., who assigned to Wm. Burson, Thorold, a short time ago, was held at

## Anderson's



**City of London Electric Black Dye.**  
 For Blackening, Softening, and Nourishing  
 all Kinds of Leather.

**City of London Glycerine Size.**  
 For Dressing and Beautifying, Manufac-  
 turers' and Dealers' Stock.

Price Lists and Samples on Application.

**8, SOUTH STREET, LONDON, E. C., ENG.**

We supply these, 33 1/2 p.c. to Canadians, under the New  
 Preferential Tariff.

FOR

**Motors,**  
**Motor Accesso-**  
**ries,**  
**Motor Fittings,**  
**Motor Parts,**

Of Every Possible Description.

Write to the Oldest  
 British Firm in the Trade.

**United Motor Industries, Ltd.**

42 Great Castle St.,  
 LONDON, W., ENGLAND.

Special Terms to Canadian Buyers.



**Increasing in Popularity**  
**Moderate in Price**  
**Unshrinkable**

## "ALPHA" Underwear

WHOLESALE ONLY FROM

**T. H. DOWNING & Co.**

Manufacturers,

LEICESTER, Eng.

108 & 104 Wood Street, LONDON.

CARDIFF, LIVERPOOL and MANCHESTER.

Price Lists, Illustrated Booklets, Circulars,  
 &c., Mailed free on application.

St. Catharines, on the 28th ult. The statement presented exhibited nominal assets of \$99,000 and secured liabilities of \$70,957, with unsecured claims of \$28,572. The Quebec Bank is most heavily interested, with a claim of \$53,664, for which they claim security, and the principal Toronto firm affected, according to the statement of affairs, is the Gall Lumber Co., \$4,258.97. Other firms interested for considerable amounts, include Henry Wise, Begy, Sons and Co., Flynn Bros., and W. J. Keys.

—British Parliamentary returns have been issued showing the trade of the various British Colonies and possessions, inclusive of bullion and specie with the United Kingdom, other British possessions and foreign countries during each of these years 1890-1900. In the first named year the Colonies imported £110,976,000 from the United Kingdom, £33,573,000 from Brit-

ish possessions, and £51,179,000 from foreign countries—total, £195,728,000. In 1900 the corresponding figures were £116,823,000, £46,276,000, £80,839,000 and £243,938,000 respectively. In 1890 the exports to the United Kingdom were £85,276,000, to British possessions, £33,739,000, and to foreign countries £68,549,000—total, £187,564,000. For 1900 the figures were £107,932,000, £43,563,000, £86,778,000 and £238,273,000 respectively.

—The trade returns for the fiscal year ending June 30 last denote what a rapid increase there has been in immigration from Great Britain and the United States to Canada. The total value of settlers' effects which was \$3,740,630 in 1901

### Sedgley, Tyler & Co.,

Wholesale and Export Manufacturers,

Fleet Street Building, - LEICESTER, England

#### SPECIALITIES

Popular Prices.

Ladies' Fine Boots and Shoes.

School Boots:—Boy' and Girls'.



These Shoes are made for the Canadian market, under the New Preferential Tariff of 33½ p.c. in favour of Canadians.

### James Allen & Son,

Established 60 years.

J. C. STEVENS,  
Proprietor.

Inventors and  
Manufacturers of the

**Portable  
Turkish  
Hot-Air and  
Vapour Baths,**

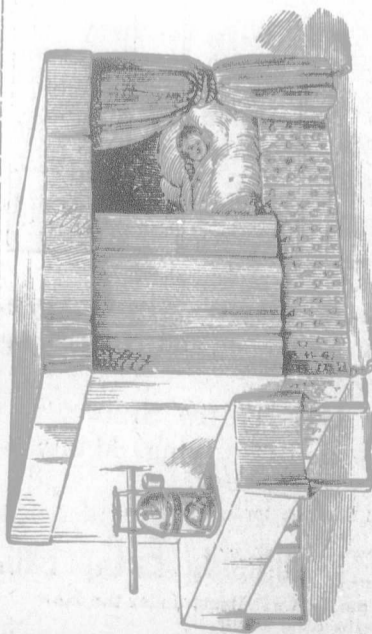
Bronchitis Kettles and  
Sick Room Appliances.

21 & 23

**WARYLBONE LANE,**

Oxford Street,  
LONDON, W., England.  
(Close to Wigmore St.)

Special rates to Canadians  
under the New Preferential  
Tariff.



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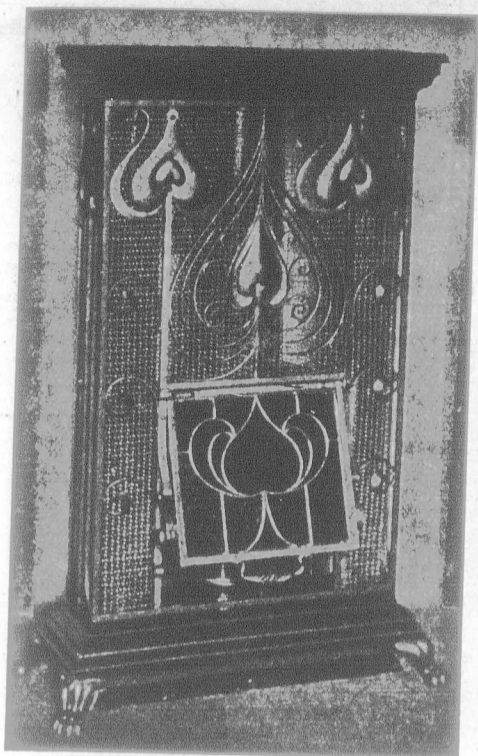
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Lead Foil, f

Buyers of  
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Telegrams: "WARMNESS. London."



C 8. Inclusive Price, £12 12 0.

## "LUX-CALOR"

Ritchie's Patent  
Condensing Gas Stove.

No Flue Required

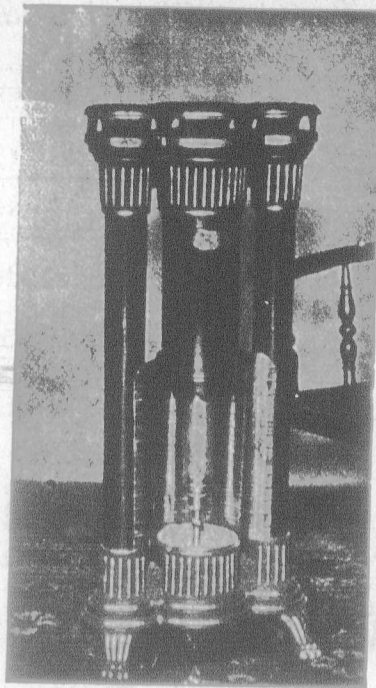
Supplied to His Majesty the King at Buckingham Palace; The Bank of England; the Mansion House; the Guildhall; the Society of Arts; the Royal Observatory, Greenwich; the London County Council; the Metropolitan Fire Brigade; the Stock Exchange; "The Lancet" Office; and the principal Gas Companies of the World.

### RITCHIE & CO.,

Contractors to the  
London Gas Companies.

46 Hatfield Street,  
SOUHTWARK, S.E., London, Eng.  
(Near Blackfriars Bridge.)

Special prices to Canadians under the New  
Tariff, 8 1/2% p.c. in favour of Canada.



D 8. Inclusive Price, £4 5

and \$4,580,381 in 1902, last year reached a total of \$6,442,724. The details are as follows:—

	1901.	1902.	1903.
Gr at Britain.....	\$ 801,538	\$ 802,313	\$1,117,843
United States.....	2,915,603	3,751,363	5,287,883
Other countries.....	23,489	26,705	36,998
Total.....	\$3,740,630	4,580,381	6,442,724

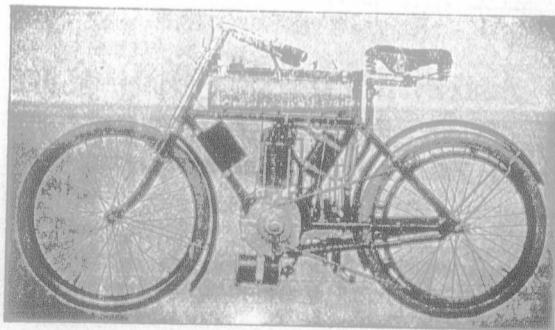
Canada's export provision trade is in a very satisfactory state. Of butter we in 1901 exported a value of \$3,595,063, produced in this country; in 1902, \$5,660,541; and in the last fiscal year, \$6,954,618. Our exports of cheese manufactured in Canada in 1901 amounted to \$20,696,951; in 1902 to \$19,686,291,

and in 1903 to \$24,712,943. We sent abroad bacon and hams to the value of \$11,778,446 in 1901; \$12,403,793 in 1902, and \$15,906,334 in 1903. In each case Great Britain was our largest customer, the amount for last year in the respective classes being:—Butter, \$6,554,014; cheese, \$24,620,004; bacon and hams, \$15,873,739.

—Ottawa Clearing House.—Total for week ending August 27, 1903, clearings, \$1,921,375.99; corresponding week last year, \$1,499,946.11.

CANADIAN REPRESENTATION ARE NOW BEING ARRANGED FOR

THE "BAT" ENGLISH MADE



## Motor Bicycle.

Holds World's Records, One Mile to Six Hours.

2 1/2 H.P. \$225      Vertical Engine. Patent "Grip" Pulley.      2 1/2 H.P. \$245

SPECIAL ITEMS:  
Spring Frame - \$25 extra. Patent Instantaneous Switch—\$1.85 each. Patent Belt Fastener—\$1.50 per dozen. Patent Rawhide V Belt—50c. per foot run. Write for Terms, Particulars or Certificate of Representation.

The BAT Motor Manufacturing Co.,  
53, Beckenham Road, S.E., London, Eng.

WORKS: Poplar, Limehouse, and Millwall.

TELEGRAMS: "Locklanceo, London," or "Sonjon, London."

CODES: A B C, 4th Edition, A. 1., and private.

—Locke, Lancaster—  
and W. W. & R. Johnson & Sons, Ltd.,  
94 Gracechurch Street,  
LONDON, Eng.  
Lead Manufacturers  
and Desilverisers.

### MANUFACTURES:

Pig Lead (Common and Refined).	Laminated Lead, for damp walls.
Bar Lead.	Tin Foil, (Pure and Ordinary).
Sheet Lead (Ordinary and Chemical), up to 8ft. wide	Dry White Lead Warranted genuine English (made by old Dutch process).
Sheet Lead (Graduated and Tapered).	Ground White Lead. Warranted genuine English stock made White-lead, ground in best refined linseed oil.
Lead Pipe (Ordinary and Chemical).	Flake White.
Lead Pipe (Soil. Composition, and Tin Washed).	Snow Flake.
Lead Wire.	Litharge (Flake and Ground), Ordinary, Selected Refined, and Assayers.
Tape Lead.	Zinc Discs.
Carm Lead.	Zinc Plates, for Marine Boilers
Tea Lead. Best Incorrodible. (W. W. & R. Johnson & Sons' Brand)	
Lead Foil, for gold and silver assaying.	

Buyers of Argentiferous & Auriferous Lead Bullion.  
Brand for Tea Lead White Lead, &c.

**THE STANDARD ASSURANCE CO.** ESTABLISHED 1825.  
OF EDINBURGH.  
HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds,	\$ 51,794,362
Investments under Canadian Branch,	15,500,000

[WORLD WIDE POLICIES.]  
Assurances effected on 1st class lives "Without Medical Examination."  
Apply for full particulars D. M. MCGOWN, Manager.

**THE CANADA LIFE'S** new business for the first half of 1903 exceeded that of any similar period in the Company's history.

**INSURANCE COMPANIES** placing orders for Printing should make it a point to get our figures before closing their Fall contracts. We have facilities for handling Insurance work to the best advantage and are thus enabled to give our customers the benefit. If you are interested in any way write, or come and see us,  
JOURNAL OF COMMERCE JOB DEPT.  
271 St. James Street, MONTREAL.

**NORTHERN ASSURANCE CO'Y.**  
INCOME AND FUND 1902

Capital and Accumulated Funds,	:::	\$44,635,000
Annual Revenue from Fire and Life Premiums and from Interest on Invested Funds	{	7,235,000
Deposited with Dominion Government for the security of policy-holders		283,500

Head Offices:—London and Aberdeen.  
Branch Office for Canada, Montreal, 1730 Notre Dame St.  
Manager for Canada.—ROBERT W. TYRE.

**FIRE. LIFE. MARINE.**

**G. ROSS ROBERTSON & SONS,**  
General Insurance Agents and Brokers  
ESTABLISHED 1865.  
BELL TELEPHONE BUILDING,  
MONTREAL.  
Telephone - Main 1277. P. O. Box 994.  
Private Office, " 2822.

**THE CANADIAN Journal of Commerce.**

MONTREAL, FRIDAY, SEPTEMBER 4TH, 1903.

**THE AMERICAN BAR ASSOCIATION ON TRUSTS AND COMBINES.**

There will not be a few who on hearing that Trusts and Combines have been condemned by American lawyers will say that is an illustration of "Satan rebuking sin." We are not disposed to depreciate their criticism because they might be told "Physician heal thyself," for the justness of a rebuke is not lowered by its being applicable to the critic himself. If Satan were to rebuke sin it would be a sign of his proverbial wisdom.

The American Bar Association met last week at Hot Springs, Va., where a report was communicated from

**THE MANCHESTER FIRE ASSURANCE COMPANY.**  
Established 1824. CAPITAL, - - \$10,000,000  
Head Office, MANCHESTER, ENG. Canadian Branch Head Office, - TORONTO. JAS. BOOMER, Manager.  
T. D. RICHARDSON, Assistant-Manager.  
EVANS & JOHNSON, Resident Agents, MONTREAL.  
1723 Notre Dame St.

**The IMPERIAL LIFE ASSURANCE Co.**  
HAS The Largest Government Deposit  
AND The Largest Average Policy  
Of any Canadian Life Company, thus showing the security and the quality of its policyholders.  
A very interesting renewal contract will be offered to a few first-class agents. Write  
**E. S. MILLER, Provincial Manager,**  
LIVERPOOL & LONDON & GLOBE BUILDING.  
MONTREAL, Que.

the Committee on Commercial Law. This committee had come to the unanimous conclusion that industrial combinations ought to be checked. The report describes the situation most graphically as follows:

"The modern combination's primary object is to control trade, and commerce in plain articles of production and substitute a more or less perfect monopoly in the place of a more or less free competition. It changes entirely the basic principle of commercial relations between man and man, and if they are to continue to grow

Insurance.  
**PHENIX ASSURANCE CO'Y., Ltd.**  
OF LONDON, ENG.  
Established in 1783. Canadian Branch Established in 1864.  
No. 164 St. James St.  
MONTREAL, P. Q.  
**PATERSON & SON,**  
Agents for the Dominion  
City Agents:  
E. A. Whitehead & Co. English Dept.  
A. Simard. French Dept.  
S. Mondou. " "  
E. Lamontagne. " "

**Caledonian... INSURANCE CO.**  
The Oldest Scottish Fire Office.  
Canadian Head Office, MONTREAL.

**R. WILSON-SMITH**  
FINANCIAL AGENT.  
Government, Municipal and Railway securities bought and sold. First class securities suitable for Trust Funds always on hand. Trust Estates managed.  
STANDARD LIFE CHAMBERS,  
151 ST. JAMES STREET, MONTREAL.

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# Mutual Reserve Life Insurance Company.

FREDERICK A. BURNHAM, - - President.  
305, 307, 309 Broadway, - NEW YORK.

## Certificate of the Valuation of Policies

Three and One-half and Four p.o.  
STATE OF NEW YORK INSURANCE DEPARTMENT.

ALBANY, N.Y., February 26th, 1903.

I, FRANCIS HENDRICKS, Superintendent of Insurance of the State of New York do hereby certify that the MUTUAL RESERVE LIFE INSURANCE COMPANY, of the City of New York, in the State of New York, is duly authorized to transact the business of Life Insurance in the State.

I further certify that in accordance with the provisions of Section Fifty-two and Eighty-four of the insurance law of the State of New York I have caused the policy obligations of the said Company, outstanding on the 31st day of December, 1902, to be valued as per the Combined Experience Table of Mortality, at Four per cent. interest, and the American Experience Table of Mortality, at Three and one-half per cent interest, and I find the net value thereof, on the said 31st day of December, 1902, to be Four Million Forty-five Thousand, Six Hundred and Thirty-seven Dollars, as follows:

Net Value of Policies.....	\$4,045,637
“ “ “ Additions.....	_____
“ “ “ Annuities:.....	_____
Less Net Value of Policies reinsured....	\$4,045,637
	<u>\$4,045,637</u>

IN WITNESS WHEREOF I have hereunto set my hand and caused my official Seal to be affixed, at the City of Albany, the day and year first above written.

FRANCIS HENDRICKS, Supt. of Insurance.

Total Payments to Policyholders, **\$54,567,512 00**  
Surplus to Policyholders, - - - **519,712.42**

# Union Assurance Society OF LONDON.

(INSTITUTED IN THE REIGN OF QUEEN ANNE, A.D. 1714.)

Capital and Accumulated Funds exceed, - **\$16,000,000.00.**

ONE OF THE OLDEST AND STRONGEST OF FIRE OFFICES.

CANADA BRANCH:

Cor. St. James and McGill Streets, - MONTREAL  
T. L. MORRISEY, Manager.

and develop in the future as in the past will render necessary most important changes in the principles of our commercial law. Combination as an economic force is fast coming to take the place of competition. The producers are combining, transportation companies are combining, tradesmen are combining, workmen as well as employers are combining; everything seems to be coming in some form of combination and everybody seems to be a combiner. The competition that still remains is fast disappearing. Workmen are refusing to compete for jobs. Labor unions are enlarging the sphere of their activity, and extending their operations. The union of the employers is still stronger and more far reaching than the union of the workmen."

The report goes on to describe the U. S. Corporation as a combination of combinations. The department store combines the business of hundreds of merchants, some of whom had absorbed smaller concerns. The Standard Oil Co. had embraced the business of 10,000 corporations by contract or force. The great railways were made up out of combinations of smaller lines. The time is foreshadowed as possible, when "one organization will combine all the industries of the land, so that the workman who works for wages can find but one possible employer and the purchaser of wares but one possible seller. The

steps toward the formation of one universal industrial corporation which shall crowd out all other corporations and assume to itself all the industries of the land, have been already more than half taken. It is not so far to go from now to that end as we had to go to reach present industrial conditions."

Some pungent, sarcastic comments are then made on the proceedings of Mr. Morgan, and other monopolists, and it is stated that, "We cannot rely on natural forces, on the laws of supply and demand, or on economic considerations to limit the growth of modern combinations. If they are undesirable, if the people of the United States desire to restrain these huge trusts they will have to look to their Legislature, to Congress and to the Courts." The evil having been described with much vigour the report proceeds to suggest certain remedies such as the following:

First.—We can tax combines to death, we can so tax them as to impede their growth and enlargement.

Second.—We can compel them to render better service. Congress can enact that any corporation or individual who engages in interstate commerce must furnish its services or supply its goods at lower rates wherever by any combination competition is prevented than where competition is left free.

Third.—The State can enter the industrial field and restore the force of competition by competing with the great trusts.

The rhetoric of the American lawyers is admirable, but, their practical knowledge of business conditions, and what they necessitate and involve is not manifested in their report on trusts and combines. The proposal to "tax to death" a great industrial corporation would receive a round of wild cheers in a socialist gathering, but an assembly of ordinary business men would condemn such a drastic course as being a remedy worse than the disease. The lawyers forget that thousands of persons have their all invested in these Trusts and Combines, and thousands more are dependent upon them for sustenance, provided by a regular income. Taxing a big industrial corporation to death means inflicting an appalling amount of suffering on families, and the destruction of capital to an extent that would shake the credit of every enterprise in the country.

The proposal to "compel them to render better service," is somewhat absurd. How could any legislation compel the U. S. Steel Corporation to turn out better steel, or, the Sugar Trust, better sugar? How could a law be enforced requiring goods to be reduced in price if produced by a corporation organized as a combine? Such a law would have to fix a legal standard, a schedule of prices for an infinite variety of goods. Such laws would paralyze trade; would render time contracts impossible to arrange; and would destroy the very competition which was being sought to be restored.

The proposal to have the State go into the industrial field is almost too ludicrous for comment. We fear this clause was inserted in the lawyer's report by some practical joker. On the whole we see no reason to anticipate anything being changed in consequence of the American Bar Association's Report on Trusts and Combines. It only tells us what we all know and suggests remedies for a disease which would destroy the patient.

## FISCAL POLICIES.

All readers of history are aware of the changes that take place in the meaning originally attached to old Party titles. The names Whigs and Tories, with their humble origins, which gradually became the distinctive titles of two great political parties in Great Britain and Ireland, were fated to develop into meanings so divergent that Tories were evolved (very nearly) into Whigs under a new title, and Whigs marched further afield to find themselves followed by their old opponents until both became divided anew into Conservatives and Liberals, or modifications of these party titles. Thus it has become in a measure also with the old economic terms Freetraders and Protectionists; these distinctive titles no longer describe as accurately as they did during the greater portion of the latter half of the nineteenth century the fiscal attitudes of those who favour any modifications of the tariff-for-revenue policy of the United Kingdom, or of the tariff-for-protection purposes of the United States, Germany, France, Canada and other countries.

The term Free-Trade does not properly describe England's policy: tea, coffee and chocolate, which pay an import duty in England, are admitted duty free by Canada. Beer is heavily taxed in both places, and no one will contend that the Englishman's beer is not as dear to him as his daily bread; indeed, one has no occasion to go far afield to prove that the former costs him more than the latter—that Falstaff's bill-of-fare, so far as the proportion of fluids to solid is concerned, has not undergone any remarkable modification during the flight of centuries. The cheap tankard would be as welcome to Hodge as the cheap loaf. He would hail the alternate impost.

Times and circumstances have changed; what was adapted to the condition and needs of the people in the 'forties is no longer what is required. It is one thing to devise how best to levy taxes; it is another to consider whether they were earned, or the people able to pay them. At present there are four or five defined fiscal policies in operation throughout the world, and not one of them belongs to the British Empire. The most distinctive of them all is that of the United States of America: "less powerful, but more scientific and intelligent"—as a writer in Blackwood points out—is that of the German Empire: the third, which is self-defensive rather than aggressive, prevails in France and Russia: the fourth, in which the labour interest predominates, is that of Canada, and (in a degree) the other Imperial Colonies. These policies are all of them living realities, not made up from musty text-books and worn-out party cries. These fiscal policies are judged by the people from the standpoint of actual results—treated by them as an important part of the experimental science of self-government. Practical people do not measure them by the fiscal doctrines of sixty or forty years ago, but by their own experience from day to day. Whether other people like them or not, they must re-

cognize their existence and their activity in respect of politics and international trade.

Our "kin beyond the sea" have been studying these fiscal policies, especially those of Germany and the United States. As regards the German policy, it is not a little singular that it is in many points a reproduction of the system discarded by the Motherland in 1846; indeed, it closely resembles the British tariff of the Huskinson period—about 1822 to 1830. The German navigation laws are a revival of those cast aside by England in 1849 as antiquated, and which she owed to Oliver Cromwell; the Germans owe theirs to List, under Bismarck, the Cromwell of his age. We know that Cromwell's policy raised the British navy from insignificance to the supremacy of the seas; Bismarck's in a single generation created for Germany a navy which carries the flag of the Vaterland round the world in keenest rivalry to that of the country whose fondest boast was that she was "Mistress of the Seas."

Who could have thought even a dozen years ago, after the close of the Franco-German war, that the finest and fastest steamships on the Atlantic would be the product of German shipyards? that the bulk of the passenger trade between Europe and the United States would be German? that the many wealthy Canadians bound for Europe would prefer the great Deutschland steamships? that in the Indian and the Pacific Oceans German steamships should be cutting into every branch of Britain's colonial trade? and that in every respect—comfort, speed, safety, discipline, and courtesy to passengers—they have no rivals? Ask any Canadian who has tried them all round, and the answer is inevitable. The federation of the German Empire following on the war with France (1870-1) was the beginning of her great prosperity wisely and fearlessly followed out to its great possibilities. The birth of the Zollverein was at the crowning of their then Emperor at Versailles in 1871, but it was by Frederick List, their great modern political economist, that it was conceived and eventually developed. He had long advocated efficient transport facilities by river, canal and rail, under united management; the creation of a German fleet; the founding of colonies; national supervision of emigration; efficient foreign consulates; regular lines of steamships, and the negotiation of favorable commercial treaties. His chief warning was not against France, but against the commercial supremacy of England. "To fight England with her own weapons—ships, colonies and commerce—is the fond dream of every patriotic German; and it gives additional zest to the struggle that England should have thrown aside her natural weapons just when Germany was getting ready to pick them up."

The modern German economist framed his system to suit the needs of Germany, as Adam Smith adapted his great work to England's circumstances at the time. List staked his national system against what he termed the "bottomless cosmopolitanism" of free trade. All that he contended for was followed up—all that he predicted would follow have come to pass—sprung into an existence with a rapidity unrivalled; and what is still more wonderful, is, that the once poor, and perforce thrifty, Fatherland has found the means to pay for all. Instead of resulting as they should have done according to Cobden Club principles, they have enriched her and set her in the front rank of the progressive nations of the world. Let the lesson be heeded.

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## FALL MILLINERY OPENINGS.

If the crowds which thronged the various millinery emporiums in Montreal and Toronto on the opening days this week are—as in the past—looked upon as indicating to some extent by their presence and their purchases, the business life or inactivity of the Dominion, we can only conclude that, regardless of stocks or bonds, business in Canada is “booming.” Perhaps, owing somewhat to the inviting weather, aided by the knowledge that the country generally is prospering and threshers in all quarters showing results of the grain harvest in excess of expectations, extra numbers attended the millinery openings this season. True, Toronto has an attraction which calls upon young and old to come within her decorated gates, and there, we are told, the vast, decorated storerooms, glittering in all that the world of millinery could conceive, were, at times, totally inadequate for comfortable sight-seeing and purchasing by the vast throng of interested callers from all over Ontario and the far West. Montreal wholesale millinery houses appeared to be the centres of gravity for the whole Dominion if one could judge by numbers.

During the past year styles have shown distinctions to a degree seldom brought within the confines of as short a term, for fashion as a rule changes gradually. It is not to be wondered at, therefore, that callers are more numerous now, because, following the radical changes of the last few seasons, something entirely new was again looked for. In this the millinery world has not been disappointed. While the flat shape will still form a portion of the coming season's attractions, the models shown most prominently and which will, to a large extent, supersede these will be of a higher crown and also tilted from the left front. In fact, large styles are a feature of the new shapes, beyond the fact that the universally admired toque will still remain.

In trimmings velvet will play a prominent part. The creation of new shades has not been idle meantime and as a consequence these trimmings will admit, by their vast variety, of a fund of originality of blend by the trained eye of the millinery artist.

A very pretty hat is of brown velvet, worn tilted well to the right. The brim is faced half way with lighter brown velvet, outlined in Greek pattern with golden brown chenille cord. At the left is a cluster of shaded brown ostrich feathers, fastened with a large buckle.

A handsome hat shown is of the wide-brimmed type, of black velvet, faced with chenille, the left caught up high with a cluster of ostrich feathers. Narrow velvet ribbon ties add to the picturesque appearance. While the velvet shows to best advantage drawn smooth over the shape, it is also, being soft and pliable, shirred for the crown or brim of some of the new toques, or put round in folds, etc. Shirring is again in vogue. A pretty toque in violet velvet has the brim shirred and outlined with chenille cord. The crown, which is low, is also shirred at the edge, with the centre left full and somewhat dome-shaped. The left side is turned up high, well towards the back, and is finished with a flat wing shading into greenish tints. Light-weight, long pile plush is made up into many elegant hats, and others are of chenille-faced fabrics. Chenille is a particularly well-

employed material, being used in folds alternating with velvet or plush, to form the foundation of the hat, as a facing for brims, in cords, medallions and decorations generally.

Aigrette mounts are a feature of the season, but fancy feathers, fancy wings, Mephisto mounts and pom-poms are all favorites. Another feature of trimming seen on almost every pattern hat is the “motif,” these being in lace, chenille, feather, astrachan and fancy effects, while from the very character of the trimmings the season promises to be marked by a display of buckles, which are showing in great abundance, some of them nine inches in size. They are most effective as to finish. A most attractive model was a large hat in the new metal-grey tone of fancy chenille, with brim facing of velvet, and finished with two large black plumes, and jet buckle. Another large hat was in a chenille mixture of green and black; black wings flatly applied gave a distinctive touch.

## LORD STRATHCONA AT TORONTO.

The Exhibition at Toronto, which has been elevated to the dignity of a “Dominion Exposition”, was formally opened on the 29th ult. by Lord Strathcona. In replying to an address he alluded to the first shipment of grain out of the North-West, 27 years ago, which amounted to 500 bushels of red wheat. “That land,” said Lord Strathcona, “which yielded 500 bushels in 1876 yielded as much as 120 to 150 millions last year, and gives promises of doubling that amount in the near future.” In 10 years' time he predicted that the British colonies would produce enough food to feed the entire Empire. A glowing description was given of the development of Canada from being a land of “trackless forests” to one covered with the homes of a prosperous and loyal people. While in Toronto he was tendered a banquet at the Toronto Club, and had conferred upon him the title of LL.D., by Toronto University. The “World” expresses wonder at his lordship's marvellous vitality and energy. After travelling all night, he next day was the leading figure in five public functions, at each of which he delivered an address, several of them of some length. After a whole day so spent he took a special train back to Montreal, leaving Toronto at midnight. Few young men could endure such a strain; we do not know one in Canada who could make such a succession of appropriate speeches, all admirably expressed, full of matter and most agreeable in tone. Lord Strathcona seems to have renewed his youth, like the fabled eagle. May his vitality continue to develop!

—A commission was issued some days ago by Sir Alexander Lacoste, Chief Justice of the Court of King's Bench, authorizing Judge Desnoyers to take evidence in New York of the parties who it is claimed were defrauded by Morris Bachrack, William Blakeley and Abraham Levy, the Toronto merchants who are charged with having conspired with George Margolius to defraud his creditors. The case was postponed from the June term in order to have witnesses examined in New York, and is the first set down in the September term here. The commission, which left for New York, consists of Judge Desnoyers, J. J. Lemax, J. P. Cooke, Crown Attorney, S. W. Jacobs, R. A. Greenshields and A. W. Wilks.

ACTUARIES' MEETING.

The fourth international gathering of Actuaries is being held during the week in New York. Delegates were present from Canada and the principal countries of Europe. The Secretary of Labour and Commerce, Mr. G. B. Cortelyou, who is an honorary member, delivered an interesting address reviewing the origin, history and functions of the actuarial profession as connected with insurance, whether life, fire or accident. The Congress, he remarked, in many particulars, occupies a unique position. The relation of the actuarial society to all material conditions of life is fortunate, for it stands on the high plane of impartiality; it recognizes in the broadest sphere of its calculations neither race nor class, nor creed; it encourages thrift; it is the friend of the toiler as well as of those in high places of power and affluence; it carries light and cheer and comfort and hope into earth's dark places. In all walks of human endeavour competition is keen, and the struggle for position and profit among individuals and among nations is active and unflagging. If the competition is directed into right channels, if such meetings, international in their character, bring together representatives from many countries for mutual interchange of thought and opinion on subjects of general interest, even though in many instances members are competitors, who can doubt their helpfulness and their trend toward better feeling? The members of the congress—a title well chosen—are in the broadest sense representative—representative of the thought and progress of the nations. From the discussions and deliberations will come new principles and new methods in the science to which it is devoted, but greater and more beneficial than these will be the silent influences that spring from the good fellowship and better understanding fostered in the friendly meeting of representatives of many of the world's greatest nations.

It will be source of satisfaction to the legion of persons who hold life insurance policies to learn from the consensus of opinions expressed at the congress that the span of human life is to-day longer than it ever was before—that of the ancient patriarchs, of course, excepted. As making for longevity three causes were adduced—the increased and more intelligent maternal care during infancy, improvement in sanitation, the progressive and more effective means of dealing with epidemics, and the vast improvement in medical and especially surgical science.

FIRE BUSINESS OF BRITISH COMPANIES, 1902.

	Premiums.	Losses.	Ratio		Com- of of bined Losses, Expenses. ratio
			p. c.	p. c.	
Alliance . . . . .	\$4,650,000	\$2,176,800	46.7	34.8	81.6
Atlas . . . . .	2,580,000	1,357,280	52.5	35.3	87.8
Caledonian . . . . .	1,816,000	949,900	52.3	36.2	88.5
Commercial Union . . . . .	8,700,000	4,907,500	56.4	33.2	89.6
Guardian . . . . .	2,206,600	1,195,700	52.7	36.7	89.4
Law Union & Crown . . . . .	975,800	392,390	40.2	32.1	72.3
L'pool & L'don & Globe . . . . .	9,768,100	4,981,500	50.9	32.6	83.5
London & L'shire . . . . .	6,047,500	2,896,600	47.8	35.7	83.5
Manchester . . . . .	3,614,500	2,213,950	60.4	37.4	97.9
Nat'l of Ireland . . . . .	2,047,500	1,336,140	65.2	33.9	99.1

North British . . . . .	9,330,000	4,898,300	52.4	33.4	85.9
Northern . . . . .	4,801,800	2,351,600	48.9	32.3	81.2
Norwich Union . . . . .	5,381,300	2,774,100	51.5	34.3	85.8
Phoenix . . . . .	7,078,200	4,428,700	62.5	30.7	93.2
Royal . . . . .	13,817,600	7,231,300	52.3	34.4	86.7
Scot. Un. & N'l . . . . .	2,939,200	1,671,500	56.8	34.1	91.0
Sun . . . . .	6,043,300	3,278,200	54.2	34.3	88.5
Union . . . . .	2,582,700	1,273,100	49.2	35.9	85.2

The above return shows that the British fire insurance companies generally had a moderate loss ratio last year, only two being over 60 per cent., and five of them below 50, while the average of the others was about 54 per cent. The expenses ratio seems to be increasing. Time was when 30 per cent. of the premiums was the standard, but the lowest in above table was over 30, 14 of the companies had an expense ratio of over 33 per cent., several over 35 and 36. This feature of the fire business calls for more attention, as it is not satisfactory to property owners to be called upon for increased rates when so large a portion of the premiums are required to cover expenses.

THE DRY GOODS SITUATION.

The dry goods trade is for once face to face with a problem, regarding the outcome of which the largest dealers have about as much knowledge as the owner of the country general store. We refer to the cotton situation. Canadian cotton manufacturers have not, so far, been hampered by the general shortage of raw cotton, which supply is being held by speculators at prices which have justified many United States millowners in shutting down rather than pay. Yet to a limited supply there must come an end, and with the outlook for the new crop not at all assuring, coupled with the fact that cotton shelves are comparatively bare all over the country, heavy and continued advances seem the only expected result. Cotton goods have been gradually advancing in Canada during the past year or more, fraction by fraction. Only last week wholesale firms received notice from the manufacturers of another advance in prices of leading lines of cotton goods. Awnings, tickings, plain and Oxford shirtings, apron gingham, plain Saxories, domets and shakers were all advanced ¼c to ½c per yard; to go into effect immediately. Early in June tickings, some lines of Saxories, plain and Oxford shirtings, etc., were advanced. The last advance came as a surprise to the trade. Orders by large firms had been well placed, so that so far as the jobbing trade is concerned it did not materially affect them, except in the case of repeats, so that some who had refused to heed the warnings of the wholesalers to place their orders earlier in the season may find themselves short. The advance was, of course, caused by the higher cost of the raw cotton, which had been steadily rising since the mills got supplies. Manufacturers have had to pay higher prices since June, and the advance was necessary to enable them to even up on the cost of the raw material. There is talk now about speculation, manipulation, or whatever it may be called, in the new crop, and further advances extending to grey and white cottons are

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not regarded as among the most unlikely happenings of the near future.

As showing the situation in the U. S., we publish the following report from Boston: To say that the situation in the dry goods market is serious is perhaps to repeat a truism, but it only faintly expresses the condition of affairs. The continued high prices of spot cotton, which has been pegged at 12 $\frac{3}{4}$ c since July 31, and the continued and steady advance recently in futures add more and more uncertainty to the situation. That the new cotton will open at very high prices now seems assured, and though indications and estimates favour a large crop, early frosts may seriously interfere with the prospect. Some of the mills have completed their shut-down, others are just entering upon the same policy. At the same time, all the mills are curtailing in many ways, the result being to give possibly not more than 50 per cent. of the usual output. This, of course, does not apply to the Lowell mills, which are still working on their contracts for fall goods, and which they have covered by purchases of spot cotton. They are said to be about three months behind with these contracts, but are now making deliveries with reasonable regularity.

New business is practically at a standstill, as the manufacturers are not willing to accept contracts, except on the basis of the present price of the raw material. Buyers who want small lots of goods to supply immediate wants come into the market, and for such lots as they can pick up pay full prices. They are not ready, however, to pay these prices for later delivery. Therefore the market has something more than the seasonable dulness. At the same time, it is certain that there will be no accumulation of goods; the curtailment of production now going on will take care of that. Instead of any surplus stocks, it is now certain that there will shortly be a shortage in the supply. The mills are offering goods, but the desirable lines are scarce, and in some cases not to be had at all. Stocks with retailers are unusually small, and it is said that on some leading lines they are depending upon their purchases from week to week. Jobbers, too, have small stocks of some of the leading lines of bleached sheetings and goods of that nature. In fact, it is apparent that the shortage will be most noticeable in staple goods. Of seasonable goods the supply is better, though not large. Some lines are already well sold up, and it will practically be impossible, under present conditions, to secure further supplies. Higher prices seem to be assured for some time to come—well into next year, it is predicted, and the tendency to recognize this is growing from day to day. Buying is of a most conservative nature, and the market, as regards stocks and business, is in a most healthy condition.

—At a meeting held at Toronto some days ago final arrangements were completed for a new hotel to be built at Niagara Falls, on the site of the old Clifton House. The financial interests will be principally held by Toronto men, although the Niagara Falls Power Company and several railroads will be represented in it. The hotel will have some three hundred rooms. The directors of the new company are Messrs. W. B. Rankine of Niagara Falls, T. G. Blackstone of Toronto, Fred-eric Nicholls, Alfred J. Wright, Albert E. Gooderham, Toronto; James R. Smith, Buffalo; Charles Crosby, Pittsburg; W. H. Brouse and A. Munro Grier, Toronto. Mr. H. W. Merrill, the manager of the Hotel Royal Palm, at Miami, Florida, and who managed one of the largest hotels in the Thousand Islands last year, is a prospective lessee.

#### THE LATE MR. SAMUEL FINLEY.

The death of Mr. Samuel Finley on the 1st inst., came as a sad surprise to his numerous friends. On the return voyage from the old country he was seized with sickness from a chill, but it was hoped that home nursing combined with medical skill would restore him to health. The mischief proved, however, to have been too serious to be removed, and the end came with lamentable suddenness—as indeed it may be said to do even when long anticipated.

Mr. Finley belonged to a type of men to whose business energies, talent and enterprise Montreal owes its rapid development into a great mercantile and manufacturing centre. He was born in County Tyrone, Ireland, in 1825. On attaining his majority he became partner with his cousins, Sir William and Alexander McArthur, in the dry-goods business at Londonderry. He went to England in 1854 to superintend the export business of the firm, which was developing with Australia, to which Colony he went and established the firm of S. Finley & Co., at Melbourne. In 1865 he returned to England, and shortly afterwards came out to Canada, where he joined the firm of Gault Bros. & Co., with whom he remained until the close of his business career, having amassed a considerable fortune, and become one of our most respected citizens.

He was president of the Canada Coal and Railway Company, and the Dominion Burglary Guarantee Company; also a director of the Molsons Bank, the Royal Victoria Life Insurance Company, a local director of the Liverpool and London and Globe Insurance Company, and a director of the Dominion and Montreal Cotton Companies. His engagements in connection with local charities and educational institutions were numerous. He was a member of the Council of Public Instruction of the Province of Quebec, and of the committee of management of the Montreal General Hospital, and president of the Protestant Hospital for the Insane. He was a governor, Honorary Treasurer of McGill University, and took an active interest in many philanthropic associations.

He married Miss Emma Gault, sister of the late Mr. A. F. Gault. The surviving members of Mr. Finley's family, besides his widow, are Dr. F. G. Finley, of the medical staff of McGill University; Mr. William F. Finley, wholesale merchant, of Finley, Smith & Co.; Mr. S. Arnold Finley, architect, of the firm of Finley & Spence; Mrs. Adams, wife of Prof. Frank D. Adams, professor of geology at McGill University; Mrs. A. G. McArthur, of London, England, and the Misses Greta and pathleen Finley.

Montreal may well mourn the loss and honour the memory of Samuel Finley, for his services in extending its trade, and splendid example of a life of diligence in business and earnest devotion to good works.

—A branch of the Bank of Nova Scotia has been opened at Strathcona, N.W.T., and a regular branch of the same bank has been established at St. Andrews, N.B., formerly a sub-branch to St. Stephen, N.B.

## WHAT CANADA BUYS—(53).

We continue publication of a list of the goods imported by our own people during the fiscal year ended 30th June, 1902, with the view of affording information to those of our friends abroad, who may be desirous of opening up or extending business in Canada. This alphabetical list, compiled from the Customs returns, is unavoidably voluminous and will probably run through the greater portion of the "Journal of Commerce" for the current year: it should prove most valuable to those

manufacturers in the United Kingdom and their representatives who would avail themselves of the advantages offered under our Differential Tariff which, it may be seen, allows one-third off the ordinary duty on goods of British manufacture exported to Canada. Any information which, alphabetically, must recur later on in our tables will be furnished meantime on application to the office of the "Canadian Journal of Commerce," Montreal. Newer returns show considerable increases:

## DUTIABLE GOODS.—(Continued.)

Countries.	ARTICLES IMPORTED.			ENTERED FOR HOME CONSUMPTION.				
	—Total Imports—		Quantity.	General Tariff.		Preferential Tariff.		
	Quantity.	Value.		Quantity.	Value.	Duty.	Quantity.	Value.
Paints and colors—Colors, dry, N.E.S.—								
	Lbs.		Lbs.			Lbs.		
Great Britain.....	166,216	14,070	934	183	36.60	162,242	13,816	1,842.23
Belgium.....	132	7	132	7	1.40	.....	.....	.....
China.....	20	1	20	1	0.20	.....	.....	.....
France.....	35,284	416	35,284	416	83.20	.....	.....	.....
Germany.....	96,524	5,567	96,524	5,567	1,113.40	.....	.....	.....
Switzerland.....	53	65	53	65	13.00	.....	.....	.....
United States.....	925,629	53,047	929,440	53,375	10,675.00	.....	.....	.....
Total.....	1,223,858	73,173	1,062,387	59,614	11,922.80	162,242	13,816	1,842.23
Colors and paints pulped or ground in oil or other liquids, and all liquid, prepared or ready-mixed paints, N.E.S.—								
Great Britain.....	488,206	32,567	13,942	1,277	319.25	461,411	30,448	5,074.94
Belgium.....	180	186	180	186	46.50	.....	.....	.....
France.....	3,067	559	3,067	559	139.75	.....	.....	.....
Germany.....	11,423	1,290	11,423	1,290	322.50	.....	.....	.....
Holland.....	340	40	340	40	10.00	.....	.....	.....
United States.....	1,919,754	110,766	1,817,479	110,731	27,682.75	.....	.....	.....
Total.....	2,422,970	145,408	1,846,431	114,083	28,520.75	461,411	30,448	5,074.94
Dry white and red lead, orange mineral and zinc white—								
Great Britain.....	3,552,848	124,059	233,701	8,538	426.90	3,259,280	114,351	3,811.82
Newfoundland.....	212,001	4,979	212,001	4,979	248.95	.....	.....	.....
Belgium.....	532,006	19,311	532,006	19,311	965.55	.....	.....	.....
France.....	1,360	30	1,360	30	1.50	.....	.....	.....
Germany.....	5,148,368	190,086	5,158,368	190,086	9,504.30	.....	.....	.....
Holland.....	270,274	8,618	270,274	8,618	430.90	.....	.....	.....
United States.....	5,895,174	256,538	5,917,174	257,669	12,883.45	.....	.....	.....
Total.....	15,612,031	603,621	12,324,884	489,231	24,461.55	3,259,280	114,351	3,811.82
Ochres, ochrey earths and raw siennas—								
Great Britain.....	146,632	1,533	59,976	584	116.80	86,656	949	126.54
France.....	331,248	2,763	331,248	2,763	552.60	.....	.....	.....
Germany.....	52,542	695	52,542	695	139.00	.....	.....	.....
Italy.....	1,394	25	1,394	25	5.00	.....	.....	.....
United States.....	446,279	3,966	446,279	3,966	793.20	.....	.....	.....
Total.....	978,095	8,982	891,439	8,033	1,606.60	86,656	949	126.54
Oxides, fire proofs, umbers and burnt siennas, N.E.S.—								
Great Britain.....	798,242	12,793	188,390	2,230	557.50	612,652	10,592	1,765.44
China.....	200	18	200	18	4.50	.....	.....	.....
Germany.....	76,215	1,712	76,215	1,712	428.00	.....	.....	.....
Italy.....	10,032	143	10,032	143	35.75	.....	.....	.....
United States.....	665,159	10,232	665,159	10,232	2,558.00	.....	.....	.....
Total.....	1,549,848	24,898	939,996	14,335	3,583.75	612,652	10,592	1,765.44
Paints, ground or mixed in, or with, either japan, lacquers, liquid driers, collodion, oil finish or oil varnish—								
Great Britain.....	672	32	.....	.....	.....	672	32	5.33
France.....	800	175	800	175	43.75	.....	.....	.....
United States.....	65,971	5,017	65,971	5,017	1,254.25	.....	.....	.....
Total.....	67,443	5,224	66,771	5,192	1,298.00	672	32	5.33

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PREPARATION OF COLONIAL BUTTER FOR THE  
ENGLISH MARKET.

The one great difference between the manufacture of Canadian butter and that made in Australia, says the Colonial Dairy Produce Review, of London, is this:—In Canada, butter is made for rapid consumption and therefore not enough regard is paid to its keeping qualities, while in Australia and New Zealand special care and attention are given to the keeping qualities of all butters for export. In Canada, the Government authorities appear adverse to the use of boron compounds, which, if used in proper quantities, are perfectly innocuous to health, if not even beneficial. Their use has now been legalized in the United Kingdom, and they possess marvellous powers of preserving butter from undergoing any deteriorating change for many months. The scientific use of boric acid is the first and most important remedy that must be applied. Another improvement would be for Canadian manufacturers to make their butter drier, as dryness undoubtedly tends to improve its keeping qualities. Canada, however, has disadvantages which do not exist in Australia and New Zealand, viz., long land transits to the seaboard, but these are not insuperable, and with her grand lines of railways and water-ways it requires only careful organization and proper refrigerating facilities in order that all risks of deterioration of butter during the land transit may be removed. The butter refrigerating-cars on the railway should be regularly lime-washed inside, and never used for anything except non-odorous articles. It might also be a great advantage to Western Canada if Toronto were made the collecting point for the despatch of butter and cheese to the seaboard. All butter arriving in Toronto should go straight in a freezing store, not an ice store. Cars could then be filled up with butter, and if properly iced, a car load of frozen butter would reach Montreal without rising above freezing point. It would be still further advantage if the railway companies would organize a line of refrigerated steamers from Toronto to Montreal. Butter and cheese would then travel cheaper than by land, and could be loaded overside direct into the sea-going steamer, thus saving handling, and consequently the packages would arrive cleaner and less broken than at present. The temperature at which Canadian butter is carried both on land and sea is far too high. At sea it should never exceed 20 degrees Fahr., and if it could be carried at 15 degrees Fahr. so much the better. All New Zealand butter is carried at the same temperature as frozen meat, that is, below 20 degrees Fahr. and often below 10 degrees, and it arrives in this country in splendid condition. Even if this low temperature were to cost slightly more for freight, this would be more than recouped by the high price realized on our markets owing to its greatly improved condition and quality. The shipping companies should also do as the Australian and New Zealand companies do, viz., examine the temperature of the butter before it is put on board the steamers, and reject all butter found to be above a fixed standard of temperature, say over 35 degrees Fahr. At the ports of shipment all butter arriving by rail ought to be kept in a frozen store for three days at least before shipment.

The Canadian butter box is not quite strong enough and should be made of thicker wood. The lining of each box with tasteless and odorless paraffine wax is an advantage not possessed by the Australian and New Zealand box, but much of the parchment paper used in Canada is not genuine, and this imitation stuff should be immediately discarded. In New Zealand many of the best factories are using double parchment paper, but with the box waxed inside one thickness of genuine parchment is sufficient.

Shipping Arrangements.—The amount of butter received from Australia last season was so small that it is futile to speak of Australian shipping arrangements. Several of the New Zealand steamers brought as much in one voyage as the whole quantity sent from Australia during the season. The adoption of the practice of loading dairy produce at only two ports in New Zealand instead of several, as formerly, has proved of great benefit, especially in its rapid discharge in London. One or two vessels last season which did not follow the new system, caused very great inconvenience in London, and hundreds of pounds were lost to the owners of the butter through delay in discharging, as the market was falling rapidly all the time. The new system enables the butter and

cheese to be loaded last and discharged first. There are, however, two points in connection with the new system in which improvements might be instituted. It would be an advantage if the coastal steamers had refrigerated chambers in which to carry the butter, and as the new system causes the butter boxes to become dirty through so many handlings, it would be an improvement if the boxes were covered with calico bags as the Canadian are. The Canadian shipping arrangements, although much improved of late years, yet leave room for further improvement before they can be considered satisfactory. Steamers should leave Canada at regular weekly intervals, especially for such important ports as London and Liverpool, as until weekly arrivals can be relied upon to fill retailers' requirements for fresh butter, Canadian butter will have to fight its Continental opponents—who adopt this system—at a very great disadvantage. Canadian butter should be shipped immediately it is made, and the shipping arrangements should be such as to allow it to go straight into consumption. It has hitherto been the custom in England to buy Canadian butter in the summer and put it into cold store for winter use. When it comes out of cold store it is deteriorated in quality, and its reputation is thus far lower than it would be if it were consumed while comparatively fresh.

Cheese Imports.—The relative positions of our Colonial and foreign countries in the matter of cheese imports are just reversed in the case of butter. Instead of being a seventh of the amount as in butter, Colonial cheese imports are two and-a-third times greater than foreign, and this proportion is yearly enlarging. Since 1894 Colonial cheese imports—mainly from Canada—have increased by over 33,000 tons, and foreign have diminished by 13,400 tons. Cheese, however, as an article of diet is not in so much favor as formerly, and consequently the same relative increase in the total imports of cheese, as in butter, cannot be expected. Since the year 1894 the total imports of cheese have risen from 100,820 tons to 129,599 tons, an increase of nearly 20,000 tons, while those of butter for the same period have grown from 123,054 tons to 200,186 tons, an augmentation of over 77,000 tons, or a growth of nearly four times greater than that of cheese.

Colonial Cheese.—Canadian arrivals.—Only two of our Colonies export cheese to the Mother Country, viz., Canada and New Zealand, the former being a very large shipper, while the latter is nearly the smallest of all countries which send cheese to British markets. In 1893 Canada sent to this country 53,643 tons, and for the year ended 30th June last a record quantity of 87,883 tons, which was nearly forty times the amount imported from New Zealand, and was more than double the quantity received from all other sources, the total of which reached 41,716 tons.

Canadian Quality.—Never before have the quality and condition of Canadian cheese on its arrival in this country been equal to what they were last season, although there is still room for improvement; and the extraordinary high prices which prevailed—the highest since the year 1884—were in no small degree due to this circumstance. Parcels of heated cheese, or of a hot and objectionable flavor, were, if not absolutely, yet practically unknown. The mild, sweet palatable flavor with which the bulk of the cheese arrived brought about a very large consumptive demand, such as had not previously existed, and the success of last season should be one of the most important object lessons Canadian cheese makers and shippers ever received. It has thus been made very evident that if Canadian cheese were to arrive regularly in a more mature condition, and free from the heated and biting character it too often possesses, the extraordinary difference in value between English and Canadian cheddar would rapidly diminish, the Canadian product would be in greater demand, and would command far higher prices than it has hitherto done. The practice of shipping cheese too new or "green" which, unfortunately, has been resumed during the last few months, is one that cannot be too emphatically condemned, as it does an immense amount of damage to the reputation of the Canadian product, and the various dairying organizations which exist in Canada could not use their influence to greater advantage than in fighting against this most injurious practice.

Canadian Prices.—The remarkably high prices which prevailed during the spring of this year have not been equalled for nineteen years. From December to May the values were permanently above 60s per cwt., and in April the average for the month was 71s 9d.

## UNITED STATES FINANCES.

The following has been issued by the banking firm of Henry Clews & Co., New York, under date August 29:—Diversions, such as yacht races, vacations, etc., have materially checked activity in the stock market. Besides these interferences, it is evident that the big leaders are postponing operations until crop and monetary conditions are beyond uncertainty. Still another cause of inactivity is that the Street has not yet fully recovered from the severe shock of pessimism by which it was attacked a few weeks ago; while the public, as usual, awaits some positive indication of leadership before venturing with any freedom after such experiences as recently witnessed. Nevertheless, confidence is steadily reviving, and after a period of sufficient rest it is reasonable to expect both a more active and a stronger market if unfavorable developments do not interfere. It is important to remember that nearly all the forces now at work are either conservative or corrective; questionable financing being at an end. Recent liquidation has left the market in a somewhat lame and exhausted condition, but the injuries were local and conditions are daily becoming more favorable to recovery. Wall street, in its final accounting, depends upon national prosperity; and this, fortunately, has not been seriously interrupted by financial excesses. Indeed, the Wall Street collapse, serious as it has been in some quarters, has had a distinctly beneficial effect in other quarters through forcing a spirit of conservatism in mercantile and industrial circles that was much needed, and without which we might have ere long run into a more serious setback than Wall Street experienced. Fortunately, bankers, merchants and manufacturers in all parts of the country took early warning from the storm signals sent broadcast from the Stock Exchange, the results being that general business is in an exceptionally sound condition, free of overdoing and over expansion to an unusual degree; so that, were it not for the ill effects of labor agitation and the restraining effect of high costs of production, the business outlook would be unusually rosy.

In spite of drawbacks, however, business prospects are encouraging. Labor agitation is subsiding and coming back to reason. Capital is likely to make smaller profits, but the volume of business promises to be large, and our industries are all well employed. Should prices of manufactured products decline to more normal figures the effect would be advantageous, inasmuch as consumption would be stimulated while excessive new competition would be discouraged by more normal profits.

The agricultural situation promises to carry the country safely beyond any crisis. The farmer—whether he grows cotton, corn, wheat, hay, live stock or dairy produce—is sure of profitable prices for his output. Apparently this is not to be a year of big crops, but our agricultural products are not increasing as rapidly as the demand for them, the consequence being high prices and good profits to the farmer. Very likely combines and speculation have unduly enhanced the costs of meat and cotton, but they could not have done this were it not for the gradual overtaking of supply by demand, the effects of which they simply exaggerated for their own financial advantage. It is many years since the American farmer enjoyed such prosperity as he is having to-day, and there is every prospect of his having another year of the same sort. This means much for general business.

The monetary situation is still a subject that excites attention. Good rates for money are likely for some months to come. Loans have failed to come down from recent high figures in spite of recent liquidation. This is a disappointment and indicates a continued demand for accommodation in many quarters. Railroad borrowings are known to be heavy, but these do not cause concern, being for legitimate purposes and backed by good credit. Indications pointed to some of these loans being shifted to Europe for the purpose of relieving the local situation. This would defer gold imports, but our credit abroad was strengthened by our ability to liquidate last season's loans, and Europe is much more willing to give us loans than to take our securities outright. When the crop demands are over, which fall heavily upon this centre in spite of the growing ability of the West to finance its own crops, this shifting of credits to Europe will probably cease and re-

payment of the obligations we are now incurring will be in order.

For a long time past it has been the fear of the money market at the coming crop-moving period that has terrified Wall Street. Now that that apprehension has about worn itself out the early frosts in September are expected by the pessimists to do great damage to the late corn crop. At the present time, however, the outlook for that product, due to the present growing weather, is most favorable; still, it is the corn crop that is the thing to watch, and, as a matter of fact, is about the only obstacle in the way to an improving stock market. With a good corn crop, an equally good wheat crop and a fair cotton yield, the producers are assured of extraordinarily good prices on account of the needs of Europe for our surplus supplies of all of these products. This country will occupy thereby an extraordinary position in obtaining very high prices for exports as against very low prices for imports of sugar and coffee, which are now at the lowest prices on record, and which cannot fail to give us a very large international credit balance for this year. The high prices which the farmers throughout the West and South were able to obtain last year for their products have given them sufficient money to admit of their opening bank accounts, which has been an unknown thing with most of them in the past. This should diminish the necessity for sending during the crop-moving period as large a supply of actual money for that purpose, and will be a feature of considerable consequence in connection with this winter's supply of money in Wall Street.

## THE BRUSSELS SUGAR REGULATIONS.

At midnight on Aug. 31, English papers say, the Brussels Sugar Convention will come into operation. That will mean the total prohibition of importations of sugar from Russia, Argentina and Denmark, countries which are not parties to the agreement. Foreign merchants who hold large stocks are chartering every available steamer so that they may land their consignments before the act comes into force. And this is why sugar-laden vessels are sailing from all parts of the globe for England, while shippers are hurrying more cargoes into the holds of steamers which will have to race hard to reach here in time. Should the sugar ships of the countries concerned arrive after midnight on August 31 the captains will be compelled to produce a certificate of origin. Wholesale confiscation of cargoes will follow.

A London cable of the 1st instat says: The Sugar Convention, which goes into effect to-day, will make importations of that commodity from Russia, the Argentine Republic and Denmark into Great Britain illegal, because these countries did not share in the agreement at Brussels. For this reason Russian exporters have been rushing cargoes here for the last few weeks, but not in sufficient quantity to seriously affect the market. Opinions differ as to what influence the convention will have on the price of sugar in Great Britain. A majority of those in the business believe it will have little, if any, effect, at all events it will only be temporary. In France, however, it is believed that the convention will have the effect of reducing the price considerably. The Scottish manufacturing confectioners have raised the price of their confections two shillings per cwt. This action was taken because of the abolition of sugar bounties under the Brussels convention, which becomes operative to-day.

## SEEKING TO DIVERT GRAIN TRADE.

Philadelphia grain exporters have, it is reported, joined with the Baltimore merchants in the movement to prevent the further diversion of the western grain trade to Montreal and other Canadian ports, and a conference will be held in Philadelphia this week to devise a plan of action. New York and Boston merchants interested are also to be represented.

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## THE WORLD OF FASHION.

The new fashions for autumn may now be said to be settled and to have arrived. The skirted coat and the long three-quarter coat, with which we have been familiar since the late spring, as well as the corset coat caught on rapturously, but buyers and millinery and dressmakers who went to Paris in the early summer, says a writer from that centre, were surprised to find that the makers of the modes Parisian had not taken these garments at all into account when deciding upon the new styles. French women, and English women, who pride themselves on being dressed by French artists, were all wearing either the short Eton or the loose, baggy garments fashioned upon the kimono or dressing saque order. The long-fitted coat was a fashion of which they took no cognizance whatever; it did not enter into their scheme of dressing at all. However, the claims of this coat were pressed with such vigor that Paris has now adopted it with the reckless enthusiasm which characterizes all her doings sartorial.

Velvets in their many grades and under many names are high up on the roll of fashionable fabrics. The new weaves in these are so soft and sheer that the old-time objection to their weight can no longer be put forth. Many and various are the qualifying adjectives, all intended to express the airy nature of the velvet. Velous, mousseline, chiffon, zephyr, etc., are some of the titles, and really the fabric justifies their application.

Reception gowns, dinner gowns, ball gowns, are all shown in many colored velvets, while for wraps and coats the heavier grades are eminently suitable. Of course these will not be cheap garments, for velvet demands an amount of care in the handling that precludes cheap labor, added to which, if the cut and fit and finish are not in every way absolutely above reproach, the result is more deplorable than if executed in any other fabric.

All the mohair and Sicilienne weaves are in high favor, and the new weaves are really beautiful in their sheen and lustre. The entire color card is represented in these, besides which checks and plaids of various sizes are also to be had.

Waists are to be more on the fitted order than heretofore, the lining carefully featherboned to the figure, but the little blouse front which every size and shape of figure feminine found so becoming is at last to be banished after a long and successful reign. It will disappear but slowly, however, for there is not yet anything in sight which can adequately take its place. Indeed manufacturers report a steady demand for the long-skirted blouse coat.

Skirts, too, are to be longer and straighter and fuller, and masses of sheer material are used in straight breadths to fall in soft folds to the feet. Naturally this mode will call for very light-weight goods, and the new weaves intended to be made up after this style are almost diaphanous in their texture. Voiles and eolines appear under new names, such as ziffre, lunel, etc. The skirt or drop skirt to be worn beneath all this fluffy mass of material must be more carefully fitted than ever. Fashion continues to say "Hips in!" and in order to balance the slender effect at the hips and waistline a marked flare is declared at the foot. There has just been put on the market a novelty in the shape of a linen and haircloth flounce, woven in just the correct curve, and all one has to do is to cut off the necessary lengths, apply it on the drop skirt or petticoat and the requisite fashionable flare is attained.

Since the corset is really and truly the foundation of the costume, and the effect of the latter depends almost entirely upon the fit and contour of the former, it would be as well to take a look at what is being sold for us to wear with the new designs. The first thing that attracts our attention is that the long, slender hip is still the accepted model. This design gives such a graceful effect, to even a clumsy figure that we cannot help but hope that it will remain with us indefinitely. From the waistline up, however, we see a change. The bust is raised considerably, and this is of course in accord with the dictum that tightly-fitted waists are to be the correct thing. Now, however, with the higher-bust corset, with its long, slender hip, all sorts and shapes and sizes of figures can find a suitable model, can keep up with the procession in

Fashion's ranks, and know each is looking her best while so doing.

The style in hats being largely dependent upon the modes in coiffure, many of those for the coming season are adapted to wear with the low coil at the neck, with which is worn one of the many new hairnets. These have found a very general acceptance abroad.

The Charlotte Corday is one of the new shapes. Pictures of that ill-fated heroine have made us familiar with the style of headgear, but this season the hat is trimmed with more feathers than it was in the days when its sponsor wore it. All the turbans continue good and they will be much used, since they are well adapted to show off the shaded effects in silks and velvets, which are, perhaps, the leading feature of this fall's novelties. And this shaded effect is not confined to hat materials; it has reached out and embraced almost every article of feminine wear. The new dinner corsages are fashioned of shaded chiffons, the lighter tint being displayed at the shoulder, and the color deepening until at the waist the deepest tone is used. These are so artistically dyed that the transition from the one shade to the other is scarcely appreciable; one tone blends so well into the next that there is no dividing line whatever apparent. With these dinner waists come hats—large hats—with plumes dyed exactly to match the color scheme of the waist. The new lavenders and mauves and violets make an exquisite color scheme for such development, and the soft shades of fawn deepening into wood-brown are pretty when livened up with a touch of green.

## THE MASON &amp; HAMLIN FAILURE.

The Mason & Hamlin Company of Boston and Cambridgeport, Massachusetts, whose name has for generations been most prominently identified with the manufacture of church and cottage organs, has been obliged to summon a meeting of their creditors at the factory on Monday last. A statement read by the assignee showed the total assets to be \$309,165; total liabilities, \$286,316; contingent liabilities, \$78,976.39, and only about \$26,000 of the latter will be real liabilities. A detailed statement of the assets and liabilities follows: Assets—Organs and pianos in process of construction, \$170,568; money needed to complete pianos, \$60,000; to complete organs, \$30,000; completed organs and pianos, consigned, \$20,232; loaned, \$24,381; second-hand \$4,037; rented, \$3,761; total, \$59,864. Total merchandise, finished and unfinished, \$230,432. Receivable and accounts, \$67,332. New York branch in liquidation, \$16,842; Boston instalments, \$6,610; western branches, \$1,733; total, \$322,951. Deduct pledges to Central National bank, \$13,786; making net assets, \$309,165, which does not include machinery and tools, amounting to \$81,360, or patents and scales, \$20,000. Liabilities—National bank, including Central National bank, \$70,000; other banks, \$91,342; total, \$131,342; John C. Haynes \$10,000; bills payable and notes, \$47,061; merchandise accounts payable, \$47,722; wages and salaries due, \$16,939; Broadway Storage Company (factory rent), \$6,250; total, \$268,316. Contingent liabilities, \$78,926, only about \$26,000 being real. In an interview the assignee said that Mr. Wannamaker was willing to influence certain financiers to back the company. The factory will be kept in operation.

—We learn from Toronto that a party of surveyors is being organized with instructions to make a thorough survey of the country in a northwest direction from the present northern terminus of the Temiskaming & Northern Ontario Railway, so as to obtain such information as is desirable for the selection of the best route for the extension connecting with the Grand Trunk Pacific. The Chief Engineer was advised that the route selected should be one which would offer the best grades and curves available; that the survey should be through the valley of the Blanche River northwesterly and that the surveyors should make a full report as to the character of the country through which the route passed, the nature of the soil and the forest products which the country contains.

TENDENCIES OF THE DRUG MARKET.

The market for quinine is in good shape. The statistical position is strong and many interested persons look for an advance after the next cinchona bark sale at Amsterdam, which is scheduled for this date. Although an advance or a decline in the price of quinine is a difficult thing to predict, it nevertheless looks very much as if higher prices could be counted on, and it is a practical certainty that there will be no decline, for, although the offerings of bark for the coming sale are considerably over the average, as will be seen by an accompanying table, compiled by the Oil, Paint and Drug Reporter, stocks of bark in the hands of manufacturers are by no means heavy, and, as there was no bark sale in August, there will probably be an active demand at the auction. The offerings of bark aggregate 10,889 packages and compare with the quantities offered at preceding sales as shown in the following table:—

	Packages		
	1903.	1902.	1901.
January	10,990	9,471	7,487
February	5,235	8,467	8,847
March	No sale	No sale.	6,832
April	8,936	6,780	No sale.
May	4,904	5,912	7,515
June	11,446	6,291	5,624
July	6,978	6,816	4,979
August	No sale	8,950	8,033
September	10,889	No sale.	No sale.
October		6,317	6,462
November		10,449	9,305
December		9,181	9,079

Another strong feature of the market is the excellent demand for quinine, which, although it involves very few large lots, is nevertheless of goodly proportions in the aggregate and extends both to manufacturers and second hands. The latter are running very short of stock, a fact which naturally induces much firmness. This is particularly true with regard to Java quinine. The regular monthly tender of this article, which was scheduled for August 26, was postponed until next month, and the dates of the sales during the remainder of the year have been rearranged. The new dates are September 9, October 14, November 18, and December 23. The imports of cinchona bark and quinine during the last fiscal year were considerably in excess of the amounts entered during the preceding fiscal year.

A number of crud drugs, chief among them being cantharides and lycopodium, occupy very firm positions at present. Until lately neither of these articles has been in particularly active demand, but the development of a genuine scarcity, not only here, but in primary markets as well, has led to more business and a consequent advance in prices. In speaking of cantharides we refer only to the Russian article, as no definite information regarding the Chinese flies seems to be available. The scarcity, both of cantharides and lycopodium, is due to short crops, and it appears likely that higher prices will prevail in the near future.

An article which should be firm, but which, at present, is not, is ergot. There is little demand at this time, but the prediction is freely made that this drug will command high prices before long, as it, too, has been a short crop this year, particularly as regards the Spanish product. Another article, in much the same position as ergot, is Valencia saffron, and the above remarks are thoroughly appropriate in this case as they are also in the case of arnica flowers, although there is a little more demand for them than for the two preceding articles, and the market has recently advanced to the level of prices quoted at this time last year.

DOMINION CUSTOMS REVENUE.

The customs revenue for the two months ending Aug. 31, was \$7,131,460, an increase of \$1,201,773 compared with the same period of last year. For August only the revenue was \$3,907,767, an increase of \$581,311.

MONTREAL CUSTOMS RECEIPTS.

The customs receipts at the port of Montreal continue to increase. For August \$1,200,000 was collected, an increase of \$61,733 over the same month of last year. During the months of June, July and August the collections amounted to \$3,700,000, which is far the largest received in this port. Since July 1, the beginning of the fiscal year, there have been 35,834 duty-paid entries, largely in excess of last year. Mr. R. S. White, collector of customs, says there is no sign of any abatement in the increases, and the outlook is hopeful. Following is a comparative statement of the amounts collected for the eight months of 1902 and 1903 respectively:—

	1902.	1903.
January	\$ 818,523.08	\$ 883,292.38
February	756,033.75	896,589.40
March	792,683.75	976,310.31
April	730,385.21	793,075.87
May	824,018.87	970,738.03
June	1,025,994.33	1,206,580.00
July	989,185.00	1,300,000.00
August	1,138,267.00	1,200,000.00

Increase for 1903, \$1,951,495.34.

Cattle Shipments.—Last week 3,617 head of cattle and 562 sheep were shipped. During the month of August there were shipped 23,653 head of cattle, 7,521 sheep and 54 horses. Following were the shipments of live stock from Montreal for the last five years respectively:—

Year.	Sheep.	Cattle.	Horses.
1903	28,609	94,151	222
1902	21,258	43,340	354
1901	31,387	45,230	343
1900	18,365	56,406	2,842
1899	30,811	53,240	3,143

FRENCH WHEAT CROP UNFAVORABLE.

French wheat-growers, particularly those of Normandy and Brittany, are suffering a tremendous disillusion in regard to the present wheat crop. It has been several years since conditions were so favorable at the outset, but persistent and ill-timed rains not only have hurt the wheat, but are now interfering disastrously with the harvesting. Many acres of wheat have been ruined before it was possible to gather the grain.

It looked at first as if the crop would amount to 130,000,000 hectoliters (368,330,000 bushels), said an expert who was sent by the Minister of Agriculture to examine into the crop prospects, but now I should say that the losses to the farmers in the North of France because of the rains will amount to \$60,000,000. They are much disgusted with the situation, which is sure to have a considerable effect upon our markets. In the centre of France, especially Touraine, whole fields of wheat were inundated after being cut. In my opinion the crop will not be as large as that of last year, which was nevertheless below the average.

Wine growers also bitterly complain that the downpour of rain, which is spoiling the grapes, and the humidity of the air are developing cryptogamic maladies in the vines after the growers have spent millions of francs to root out such maladies. Statisticians are to make the present condition of the vineyards the basis of a special report to the Minister of Agriculture.

DOES NOT LOOK LIKE A BREAK-UP.

A Sydney, N.S., letter of the 31st ult. says: The Dominion Iron & Steel Company are about to erect fifty more dwelling houses on the new Victoria Road, somewhere in the vicinity of those recently completed on that street. The work of clearing the land for these houses was commenced some days ago.

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# Still Forging Ahead.

TWICE the quantity in Fine Blacks and Tans already booked for 1903 Season as compared with corresponding period last year

## The "Oceanic" Boot

For the British People.

### THE "OCEANIC"

Is the most Up-to-Date exponent of GENT'S HIGH-GRADE FOOTWEAR to Retail at 10-6 and 12-6.

It has always been easy to get fine Boots if you paid a FANCY PRICE. "OCEANIC" Footwear, for the first time, makes it possible to buy Stylish, Comfortable, Beautiful, Dainty and Durable Footwear for

HALF-A-GUINEA.

Enquiries from Retailers wishing to know address of nearest Factor stocking these Goods will be much appreciated.

MAKER, **A. E. MARLOW**, St. James' Works,  
NORTHAMPTON, England

Special price under the New Canadian Preferential Tariff.

#### DAIRY PRODUCE.

A private London circular, date 21st ult., treating of the dairy produce situation, says:—Butter.—The abnormally cold, cloudy and wet weather which has prevailed now for a month or more shows no signs of changing and pastures therefore remain in excellent condition. Such a green August as the present is seldom experienced. There is an improvement this week in the demand for Canadian Butter, but not sufficient to influence prices, which remain where they have been for some weeks. Arrivals of Canadian for the first three weeks in August show an increase on the previous three weeks, but they total only 18,973 cwts. against 40,354 for the corresponding period of last year. Choicest salted brings 92 to 94s, and saltless 96 to 98s, but there are many complaints of the mouldy condition of the latter. Australian and New Zealand saltless never come mouldy, because the butter is kept at greatly lower temperatures than Canadian.

Although the last season's arrivals of New Zealand butter nominally came to an end early in May, small quantities have come forward regularly at short intervals ever since. This is all autumn made butter and has been lying in cold store in the Colony. Exaggerated statements of the amount in cold store are current in the United Kingdom. As far as can be ascertained only about 1,000 tons remain to come forward before the new season opens at the end of October or early in November. Afloat there are 16,400 boxes. Australian shipments of cold stored butter have also commenced to arrive, but the quantity to come is only about one-third of the amount from New Zealand. There are about 8,800 boxes afloat between Australia and the United Kingdom. The Danish Committee has allowed the Copenhagen quotation to remain unchanged; although the market is strong in the Danish capital. According to the Customs returns the total imports of butter from all sources for the last three weeks are over 1,100 tons less than for the corresponding period of 1902.

Cheese.—There is a good demand without any speculative character for Canadian cheese with spot prices for white at 50 to 51s per cwt., and a solid 51s for colored. Very little cheese is available below these figures. C.i.f. quotations in Canada are 50s 6d to 51s 6d for both sorts, although Peterborough cheese was cleared this week at prices equal to 52s c.i.f. London. The total imports of cheese for the last week are 3,776 tons less than for the same period in 1902. Corresponding week, 1902, choicest Canadian sold at 49s to 50s and finest at 47s to 48s.

#### THE CAMPHOR MONOPOLY.

The Japanese government is reported to have given to Samuel Samuels & Co., of London and Yokohama, a monopoly of the camphor industry in Japan and Formosa. An official of their firm said: "For the past three years Samuels & Company have had exclusive control of the camphor industry in Formosa, and the new arrangement so far as Japan is concerned is on the same basis. The new concession gives the company the absolute and sole right to produce and refine camphor. One result will be elimination of competition in this business. Although we have a monopoly, it will not be the company's policy to advance prices. The price of camphor is high enough now. We simply intend to continue business along the same line as in the past. The new agreement covers the entire camphor industry, the production of crude and refined camphor and by-products."

—London Clearings House.—Clearings for August, 1903, \$3,398,873.

Telegrams: "WINTERINE, LONDON."

# L. & P. WALTER & SON, LIMITED.

Whole ale and Export Clothiers, and Woollen Warehousemen,  
68, Commercial Street, Spitalfields,  
LONDON, E., England.

We manufacture specially for Canadians, under the New Preferential Tariff, 33½ p.c. in favour of Canada.

(Cuts will be inserted as soon as received.)

## NEWLY INCORPORATED COMPANIES.

The Hamilton Brewing Association, Limited, has received a provincial charter, by which it becomes incorporated with a capital of \$600,000. The provisional directors are Alexander Turner, H. N. Kittson, James Turnbull, Charles T. Grantham, Samuel B. Cunningham and J. J. Scott, all of Hamilton.

The Sudbury Power Co., Limited, has been incorporated with \$400,000 capital. The head office is at Ottawa, and the provisional directors are Angus W. Fraser, Henry A. Burbridge, William Clark Moodie, Hamilton, and John I. Davidson, Toronto.

The Lake Ontario Navigation Co., Limited, of Hamilton, starts with a capital of \$150,000 and the following directors: George Hope, William Clark Hawkins, Cyrus A. Birge, and John Moodie, Hamilton, and John I. Davidson, Toronto.

The Sunbeam Incandescent Lamp Co., of Canada, Limited, of St. Catharines, capital \$100,000, has the following provisional directors: George C. Loveys, Charles S. McInnes, Britton Osler, and Andrew M. Stewart, of Toronto, and Elmer W. Gillmer, of Warren, Ohio.

The following companies have also been incorporated:—

The Canada Malleable and Steel Range Manufacturing Co., Limited, capital \$50,000, provisional directors, August E. Hager, Peter J. Meegan, Charles M. Meegan, Albert F. Winkelmann, and James M. Murphy, of Toronto.

The Colonial Development Company, Limited, of Toronto, capital \$50,000, provisional directors, James S. Lovell, Robert Gowans, Stanley R. Wilkie, Ernest W. McNeil and Richard Richardson, of Toronto.

The Consolidated Stores Company, Limited, of Toronto, capital \$50,000, provisional directors, William Everett, Malcolm McKenzie Ferguson, Henry J. Jones, Edward L. Lidcott, and William J. Smith, of London.

The Neilson-Robinson Chemical Company, Limited, of Nananee, capital \$25,000, provisional directors John L. Neilson,

John A. L. Robinson, James S. Neilson, John F. VanEvery, and Charles A. Anderson.

The Premier Carriage Company, Limited, of Toronto, capital \$40,000, provisional directors John M. Kerr, Edgar T. B. Penefather, George Edwards, Frederick Moran, and Arthur Harper Edwards.

The Safety Fruit Picker Company, of Ontario, Limited, Capital \$20,000, provisional directors Willis Henry Coon, of Rochester; Charles Ernest Holland, George Alexander Graham, James Henry Widdicombe, and William Thomas McElory, of Toronto.

The Thornbury Gasoline Engine and Foundry Company, Limited, capital \$5,000, provisional directors Hugh Alexander Carmichael, Duncan Carmichael, jr., and Mary Carmichael, of Thornbury.

The Peterborough Turf Club, Limited, capital \$2,500, provisional directors Jacob M. Brooks, Arthur Rountree, Robert J. Munro, Robert H. Jackson, John Clancy, George N. Graham and Alexander Elliott, of Peterborough.

## PRODUCTION OF ASBESTOS IN 1902.

The production of asbestos in the United States in 1902, according to the report of Dr. Joseph Hyde Pratt to the United States Geological Survey, recently issued, was 1,005 short tons, valued at \$16,200, chiefly from the mines at Sall Mountain, White county, Georgia. The production of asbestos in the United States has never been over 1,200 tons per annum, and when these figures are compared with the amount of asbestos imported, which is almost entirely of the chrysotile variety, it will be appreciated how large is the demand for this variety. The total value of the imports of asbestos in 1902 was \$762,432, as compared with \$691,828 in 1901, with \$355,951 in 1900, and with \$312,068 in 1899, an increase of over 100 per

Telegrams: "SOLIDITY, NORTHAMPTON."

ESTABLISHED 1830.

# F. GOODMAN & SON,

Abington Street, - - NORTHAMPTON, England.

—SOLE MAKERS OF—

## THE "SOLIDITY"

Men's, Youths', and Boys' Boots and Shoes in all Qualities.

—ALSO—

"WALKAWAY," "Unlonease,"  
"Civilian."

—FACTORIES AT—

NORTHAMPTON & BOZEAT.

In addition to the above, F. GOODMAN & SON have always on hand a Large Stock of Factored Goods.  
**AT PRICES WHICH CANNOT BE BEATEN.**

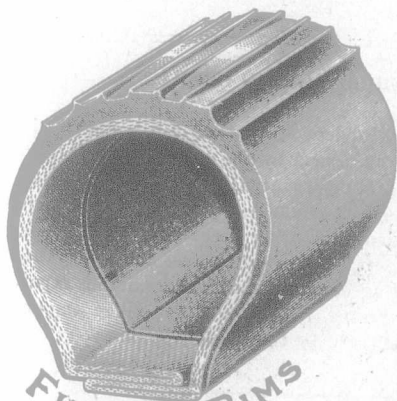
cent. in the four years. Nearly all the asbestos is obtained from the province of Quebec, Canada. The value of the Canadian production in 1902 was \$1,148,319, as compared with \$1,186,434 in 1901, with \$763,431 in 1900 and with \$485,849 in 1899, an increase of about 240 per cent. in the four years.

### FAILURES FOR MONTH OF AUGUST.

August insolvencies in the Dominion were slightly more numerous than last year and the amount of defaulted indebtedness was very much heavier, but, on the other hand, the exhibit is very much better in both respects than in August, 1901. All commercial failures in August, 1903, were, according to Dunn's Review, 90 in number and \$346,620 in amount, against 83 last year, involving \$469,349, and 132 in 1901 with liabilities of \$1,045,514. In manufacturing lines there were 23 suspensions for \$518,433, compared with only 14 last year, when the insolvent debts aggregated \$81,650. This year there were several individual failures for about that amount; one in iron, one in machinery, one in clothing, one in paper, and a contractor. Trading bankruptcies numbered 65 and involved \$319,195, against 68 last year for \$386,499. There were two other failures not properly included in the principal classes, with liabilities of \$8,992. As usual, the Canadian returns include no banking defaults for the month.

### THE TONI PNEUMATIC TYRE.

(Patent No. 26,555, 1898.)



IT IS the simplest and most easy tyre to attach or detach. Self gripping. It is manufactured of the very best material the English Market can offer. The Para rubber superfine is specially prepared to stand all extremes of climate. It is fitted to Cycles—Motor Cycles—Carriages of every description.

FITS ALL RIMS

Eighteen Months' Guarantee with every Tyre.

F. TONI & CO.,  
20 HANWAY STREET WORKS,  
OXFORD STREET,  
LONDON, W.C., ENG.

Special Rates to Canadians under the new tariff

### ESTIMATING THE RECENT STOCK SHRINKAGE.

It is estimated that in 1893, on a capitalization of \$4,668,000,000, the market value of railroad stocks shrunk only \$1,300,000,000, against a shrinkage this year of \$2,650,560,000 on capitalization of \$6,024,000,000. On the basis of representative issues railroad bonds in 1893 shrunk \$567,480,000 as against \$500,430,000 this year. This makes the total shrinkage in 1893, a year of great financial trouble, \$1,900,000,000 and in the few months of this year \$3,150,000,000. A bulletin was issued estimating the loss in market value upon thirty-seven railroads at \$1,121,537,320, and on thirty-one industrials at \$886,537,965, a total of \$2,008,075,285.

TELEGRAMS: RIBOTINE, LEICESTER.

**WATERHOUSE REYNOLDS & CO.,****Corset****Manufacturers,**

Brown

Street,

Leicester,  
England.MANUFACTURERS  
OFMADAME JEANNE,  
MADAME LIEDER,  
ANGLO FRENCH  
RIBOLINE.**IMPORT DUTY** Under New Tariff is greatly reduced.**Our Speciality**IS  
**Boys Sailor & Canadian Suits  
in Serges, Tweeds & Velvets  
in Great Variety.**Patterns sent free of charge or  
Sample Parcel sent on receipt of \$20.  
or trade references.

Specially adapted for Colonial trade

WRITE

**E. BERGER & CO.,**

FAMOUS WORKS.

Rutland St., ENGLAND.

F.O.B. London or Liverpool.

Telegraphic Address: "BERGER," Leicester

**WORLD'S GRAIN CROP.**

Budapest, Hungary, advices state that the annual estimate of the world's grain crop, issued by the Minister of Agriculture, set the wheat crop in Hungary at 41,226,700 metrecentners (a metrecentner equals 440.92 pounds), compared with 46,507,000 last year. The deficiency in other cereals is about the same percentage. The report strikes a balance between the requirements of importing countries and the available exporting surplus of the other States, indicating a deficiency amounting to 13,270,000 metrecentners in the world's grain crop.

**A TEN CENT RATE FOR WHEAT.**

A Winnipeg report of August 31 says:—The C. N. R. to-day confirmed the statement made some time ago that a 10-cent rate for wheat would go into effect to-morrow. This means that wheat will be carried from Winnipeg to the lakes for six cents a bushel. The farmers of Manitoba are much elated.

—London Clearing House.—Clearing for week ending August 72, 1903, \$858,763.

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# HUTCHINS & MAY,

LIMITED.

BRISTOL, Eng.  
And STAPLE HILL.

REGISTERED OFFICES:

23 Portland Square, - BRISTOL, Eng.

#### CONFIDENCE AT SAULT STE. MARIE.

The following statement as to the likelihood of the works of the Lake Superior Consolidated Company closing pending reorganization was handed out some days ago by Mr. Coyne, assistant to the president of the Lake Superior Consolidated Co.:

"There is no possibility of the works shutting down; all of them at present in operation will continue to operate and the work of getting non-operative ones in shape to operate will be pushed as rapidly as possible. All industries at present in operation are making good profits."

There is no uneasiness felt among the business men of the two "Soos" regarding the situation. They are unanimously of the opinion that reorganization is the best thing that could happen the Consolidated, although the failure of the bond issue will necessarily delay the commencement of operations for a few weeks. The future of the company, and consequently the future of the Twin Cities, looks brighter than ever. The citizens have the utmost confidence in President Shields' management and feel that within a few weeks the company will be able to go ahead with their projects with satisfactory results.

#### RAILWAY TO JAMES BAY.

As construction and colonization continues northward, nothing is, apparently, heard of the severity of the climate, or its tendency to retard either comfort, growth or cultivation. At a conference held Saturday in the Mayor's office, says the Toronto Globe, between Mr. W. H. Moore of the Mackenzie & Mann Co. and the members of the Board of Control Mr. Moore said that, as representing the Toronto & James Bay Railway Company, he desired to secure the co-operation of the city in securing from the Dominion Government assistance to build the railway. The board decided to actively support all measures looking to the construction of such a road, and Ald. Oliver and Burns were deputed to go to Ottawa in the interests

of the proposed road. Mr. Moore says the company propose to build 450 miles from Toronto to the proposed Grand Trunk Pacific, so as to be ready to exchange traffic with that road as soon as it is in operation. The northern section to James Bay will come after.

The resolution passed by the Board of Control states that the line is to be constructed from a point at or near Toronto to a point on the new trans-continental railway, crossing the Canada Atlantic at or near Parry Sound and the Canadian Pacific at or near Sudbury. The company was incorporated in 1895, and already has a short line connecting Parry Sound and the Canada Atlantic. A subsidy has been voted by the Dominion Parliament for 60 miles and by the Province for 157 miles.

A considerable portion of the proposed new line has already been surveyed, and, during the past week, deputations from Parry Sound, Burk's Falls, and from the farming country between the Magnetawan and French Rivers, have been at Ottawa urging the Government to aid the line. The promoters of the project point out that there is a large district lying between the Georgian Bay and the G.T.R. North Bay line in need of railway facilities, since at many points farmers have to haul their produce forty miles for shipment.

—That the Fruit Marks Act is being enforced throughout Canada will be learned with pleasure by all who are honestly inclined. The following news item from Hamilton speaks for itself:—A young fruit dealer from near Paris, Ont., offered "faced" fruit for sale on Central Market yesterday, and six baskets of peaches which he had on sale were seized. At the Police Court he was convicted of offering for sale fruit that was all right on top of the baskets, but much inferior in the bottom, and he was fined \$6 and costs. He said it was not his fruit that he had on sale, and he declared that he was innocent of the "facing." Superintendent Hill of the market said numerous complaints had been made to him by market patrons, hence he decided to take action.

# Leggings!!      Leggings!!



The Puttle Legging.

High-Class Leggings,  
in all Patterns and from  
all Classes of Material.



The Puttle Legging.



The Anglo-Indian Legging.

Pig-Skin, Tan & Antelope,  
Calf, Tan Brick, Smooth  
and Grained Hide.



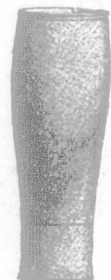
The Express Legging.



The W. W. Legging.



The Colonial Legging—Front View.



The Colonial Legging—Back View.

## L. Watkin & Sons, WELLINGBOROUGH, ENGLAND.

### TORONTO CUSTOMS DUTIES.

Collections of duty at the port of Toronto show a remarkable increase over previous records. The total duty collected for August was \$786,282, as against \$664,100 in August, 1902, an increase this year of \$122,182. The amount collected in 1902 showed an increase of \$77,617, making the collection this year \$99,799 over August, 1901. The amount collected in August, 1896, was \$359,564, so that the increase since that date has been \$423,718, or more than 116 per cent. in the seven years.—The duties collected at Toronto Junction for

August amounted to \$9,115.15, an increase of \$5,687.26 over August of last year.

### POOR SHOWING FOR CREDITORS.

How a retail dry goods business could pile up debts well on to a hundred thousand dollars with a showing of stock invoicing \$14,000, will cause the average dry goods merchant to shake his head and think a while. He may get to

Telegraphic Address: "INDUSTRIA, BRISTOL."

## BETTY BROTHERS & Co..

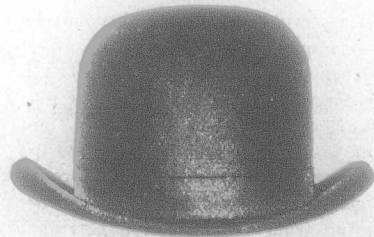
28 & 30 Victoria Street, BRISTOL, Eng.

### FELTS AND CAPS.

LETTER ORDERS IMMEDIATE ATTENTION.

Sole Manufacturers extra light, easy-fitting Silk Hat. Pliable Consol. Price Lists upon application.

### THE IMPERIAL



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# O. A. MILLER LAST CO. LIMITED.

Manufacturers of standard Boot and Shoe Lasts of every description, modelled after the latest

## ENGLISH AND AMERICAN

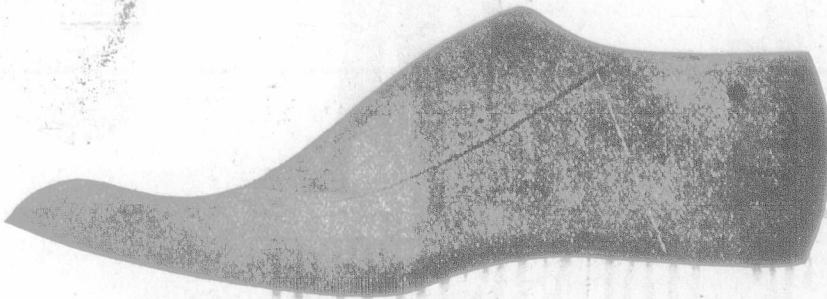
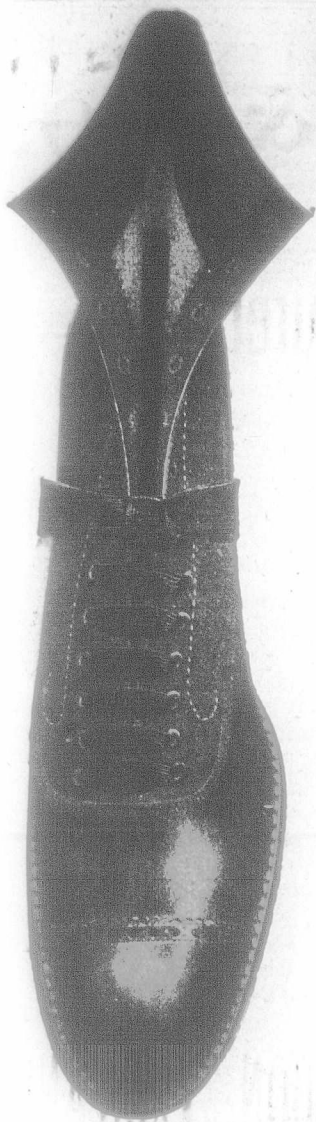
shapes by experienced model makers

Also Manufacturers of the Highest Grade Boot and Shoe

## UPPER PATTERNS

(in cardboard, steelbound), by the most experienced American Designers.

We are always ready to prepare sample lasts and upper patterns for any manufacturer, and guarantee the grade and measurement of all our productions. You are invited to write us for new samples and particulars regarding our lasts and upper patterns, for either men's or women's shoes of any grade.



OFFICE AND WORKS, Northampton, England

wondering how he could do it himself were he so inclined. Yet here are the facts: Mr. B. H. Lindsay of Collingwood has been appointed assignee of the estate of E. Fair & Co., dealers in dry goods, which failed recently in that town. The failure is looked upon as one of the worst that has been known. The liabilities amount to \$90,608, almost all ordinary claims. The assets include the stock, valued at \$14,021; accounts amounting to \$2,591.26, and other small items aggregating \$400. E. Fair & Co., are successors to Melville, Fair & Co. The late T. W. Fair left an estate valued at \$75,000, half of which was to be divided between five children, the other half going to his widow, Elizabeth Fair, who, on September 1st, 1885, was regarded as sole owner of the business. In February, 1897, a surplus of \$56,000 was shown over liabilities of \$23,000. T. W. Fair has a claim of \$9,554.12, and Henry Wiggins, an executor, has a claim of \$67,528 against the business for money advanced. The estate will probably pay about five cents in the dollar. Among the creditors are: T. Long & Bro. of Collingwood; Thomas May & Co., Montreal; W. Agnew & Co., Montreal; Knox, Morgan & Co., Hamilton, and Caverhill & Kiscock, Montreal.

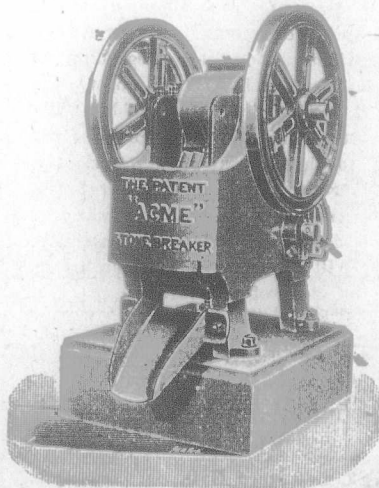
### OTTAWA CUSTOMS RECEIPTS.

The customs receipts at the port of Ottawa for the month just closed totalled \$75,261.69, against \$47,000.97 for August, 1902, an increase of 60 per cent. With the exception of the receipts of September, 1899, which reached \$79,363.08, the revenue for the past month is the largest in the history of the port. The revenue from excise also shows a growth. The figures are for the past month, \$29,808.47, against \$27,546.85 last year.

—It is understood that the directors of the Dominion Iron & Steel Co. and the Dominion Coal Company have agreed upon a new and final basis whereby the existing lease will be cancelled. As soon as it receives ratification by the respective shareholders at a meeting to be called shortly the two companies will be conducted independent of each other. The new agreement, it is stated, provides for a satisfactory supply of coal for the Steel Company.

Telegrams:—GOODWIN, IRONFOUNDER, LEICESTER.

CODE:—5th EDITION, A.B.C.



The Patent "ACME" (Reg.)

## Stone Breaker

Portable and Stationary.  
The Best Machine for all purposes.

Goodwin, Barsby & Co.

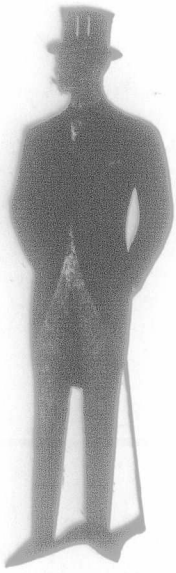
ENGINEERS,

LEICESTER, - England.

# J. R. Bousfield & Co.

LIMITED

Wholesale Clothing Manufacturers



126 HOUNDSDITCH, - LONDON, ENGLAND.

The Finest Bespoke Manufacturers  
38½ p.c. in



in England, for the Canadian Market,  
favour of Canada.

## THE COOL SEASON.

The cool summer throughout the north-eastern portion of the continent, especially the New England States, has seriously checked the growth of vegetables and, to some extent, fruit also. Table corn, accounted such a luxury by our American cousins, which usually ripens about the beginning of August, was not edible along the north Atlantic coast even on the first of September. It was hardly fit for fodder. The canneries everywhere are short of their usual supplies of the various kinds of vegetables, so that a hardening of prices is not improbable.—The attendance of guests at summer hotels has been unusually thin for the same reason, and many of them, especially those which had been undergoing expensive improvements of late years, will likely have occasion to repent of their enterprise at the close of the season.

## ANSWERS TO CORRESPONDENTS.

Inquirer, Kingston.—The St. Lawrence Hall, Cacouna, Que., recently burned, has changed hands several times of late. A

Mr. Chipman of Quebec purchased the hotel from Samuel Waddell of this city some ten years ago, and, in turn, sold it to a resident of Quebec, name unknown. The hotel, when destroyed, was owned by a joint stock company, the principal member of which was a Mr. Stocking of Quebec.

## FINANCIAL.

Montreal, Thursday Evening, September 3, 1903.

The House of Commons gave a majority of 46 in support of the Bill to give effect to agreement to build the Grand Trunk Pacific. There will be a length of time elapse before any expenditure will commence of an extent to affect trade generally, but, when construction work begins in earnest there can be no doubt that there will be a considerable demand for goods both home made and imported, which, let us hope, will keep the tide of prosperity running on for some years longer. The Dominion Iron & Steel Co., and the Dominion Coal Co., are divorced. What financial arrangements have been made

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CABLE CODE: A.B.C., 5th EDITION.

TELEPHONE: 590, KETTERING.

TELEGRAPHIC ADDRESS: "CATTELL BROS.," KETTERING.

**UP-TO-DATE.**

# CATTELL BROTHERS.,

Avenue Works,  
KETTERING, ENGLAND.

Export Manufacturers of Gents **BOOTS & SHOES**, in Box Calf, Black and Tan Glace, Tan Willow, Brown Calf, &c., in Goodyear Welted, Fair Stitched, Standard Screwed and M.S. work.

## COMPETITION DEFIED.

Best Value for Wholesale Buyers in the Trade.  
F.O.B. at any English Port.

has not been revealed, but the shares of neither concern have been advanced since the companies separated. The whole country hopes the iron and steel works at Sydney will prosper, but there is an uncomfortable impression abroad that the enterprise has been too much regarded from the share speculation standpoint, and too little from that of a great manufacturing industry that demands a high type of export, mechanical skill and great experience in making iron and steel to be a success. A man may be a great genius as a financial manipulator, and yet be grossly incompetent to have any say whatever in the management of an iron and steel industry, a fact which seems to be very little understood where it ought to be thoroughly realized. The American Can Co., with its 83 millions of capital, has declared a dividend of 2½ per cent., the first since it was organized over two years ago. The profits last year are reported to have been slightly over one per cent, \$885,711, on a capital of \$82,466,000. So much for one Trust company, whose preferred stock is entitled to 7 per cent! To be "entitled" to a dividend and to get it are different matters. The railway earnings continue to increase, yet there is a widespread opinion that the highest point has been passed of trade activity. There is no prospect, however, of any marked decline, but enough symptoms to suggest caution and economy. Consols, 90¼. The local stock market is stagnant, but a firmer tone is developing and more activity would soon set in were the signs favourable, as there is a heap of money ready for operations. Pacific has been selling at 124 to 124½; Dominion Coal 84 to 85; Dominion iron, preferred, 31 to 32, and common 9½; Heat & Power 75 to 75½; Twin City 93 to 93½; Toronto Street 90 to 90½; Montreal Street 240. Bank shares cut no figure at present. Paris, exchange on London, 25f 15¼c; Berlin 20m 37½pf. Money in London is at the bottom price. Harvesting is in full swing, and crops promise to yield well. Foreign exchange, sixties, 8%, and demand 9%. Money rates unchanged, with no prospect of ease for a length of time.

The following is a comparative table of stocks for week ending Sept. 3, as supplied by Charles Meredith & Co., Stock Brokers, Montreal:

Bank.	Shares	Highest.	Lowest	Average same date 1902.
Montreal	8	250	250½	257
Molsons	18	100	100	217
Toronto	5	230	230	250
Merchants	35	157½	156	157
Nova Scotia	4	270	270	...
Commerce	106	158	158	162½
Hochelaga	10	180	180	...
Quebec	1	118½	118½	...
<b>Miscellaneous.</b>				
Can. Pac. Railway Co.	1415	127½	124	144½
Montreal Street Railway	22	240	239	294½
Montreal Power Co.	1823	75½	73½	103
Toronto Street Railway	38	99½	99	123
Toledo Railway	55	23	23	37½
Twin City Transit	945	94	93	126
Richelieu Ont. Nav. Co.	65	82	81½	107½
Commercial Cable	50	151	151	173
Bell Telephone	40	158	157½	165
Montreal Cotton	25	115	115	...
Dom. Coal, common	905	85	79	143½
Switch, pref.	8	96	96	...
Detroit United Elec. Ry.	31	70	68½	95½
Dom. Iron & Steel, com.	285	10	9½	73½
Ditto. pfd.	161	32	30	100
Nova Scotia	75	86½	86	113½

ESTABLISHED 1874.

## GEO. HINDER & BROS.

Home, Foreign, & Colonial  
Boot & Shoe Manufacturers.

Lawrence Hill, - BRISTOL, England.

Please see samples of our Leading Lines,  
and judge the Value we offer.

From the Strongest Heavy Boot to the Delicest Lady's Shoe.

## El Padre Needles

10 CENTS.

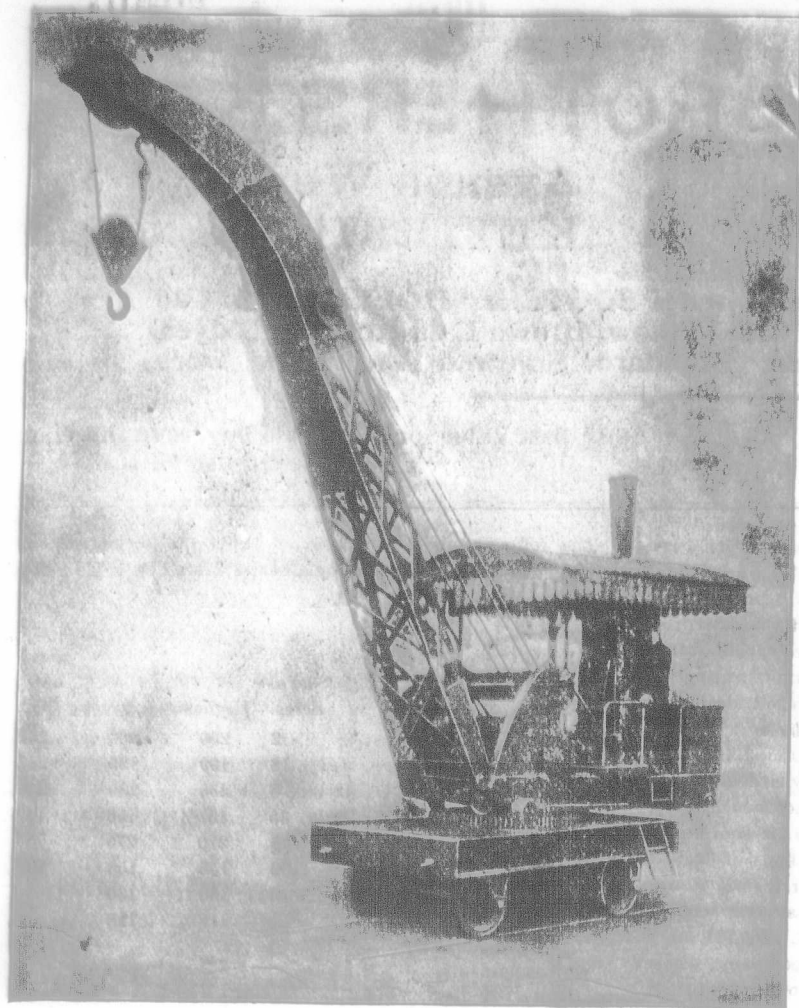
## VARSITY,

5 CENTS.

The Best CIGARS that money, skill and nearly half a century's experience can produce.

Made and Guaranteed by

S Davis & Sons,  
MONTREAL, Que.



FOR IMMEDIATE  
SALE  
THIS  
**IMPROVED  
CRANE**

To Handle 5 Tons at  
16ft. Radius, Free on Rails.

EXHIBITED AT THE  
WOLVERHAMPTON EXHIBITION.

**Jessop & Appleby**  
BROS. (LEICESTER & LONDON), Ltd.

HIGHEST BRITISH AWARDS FOR  
CRANES AT PARIS, 1878, 1889, & 1900

London Steam Crane Works,  
LEICESTER, Eng.  
22 Walbrook, LONDON, E.C. Eng.  
Cable: "JESSOP, LEICESTER."

Bonds.

Montreal Street Ry. . . . .	300	103½	103	...
Nova Scotia . . . . .	2000	109¼	109¼	...
Dom. Iron & Steel . . . . .	10,000	80½	80	91

MONTREAL WHOLESALE MARKETS.

Thursday Evening, September 3, 1903.

Warmer weather is keeping visitors at the summer resorts, while delaying the trade in fall dry goods often perceptible by this date. Values hold firm in many commodities. Cheese is much higher. Butter shows a slight advance. Eggs are dearer. Flour holds firm at the recent advance. Drygoods are advancing owing to the cotton shortage. A heavy break, however, occurred in the New York market to-day. Hardware prices are unchanged. Harvesting is in full swing in the Western wheat belt, and yields are promising much beyond earlier predictions.

**BUTTER.**—There is considerable more firmness existing in the market and large sales were reported during the week, mostly on local account for speculation. Export orders coming in show nothing to warrant an increase, as English markets are not responding and buyers there refuse to order at the advanced price, so that all these purchases are going into cold store, with expectations of a better market later on. The activity and movement seem to be largely at country points, and are caused chiefly by competition between buyers. Sales are reported of finest creamery at 19¼ to 19½c, under qualities, 18½ to 19c. In dairy's there is little or no improvement to report, there being scarcely any export demand. Locally trade is exceptionally quiet. Selects are quoted at 14½ to 15c; under grades, 13 to 13½c.

**CEMENTS.**—Inquiries for a lot of 4,000 brls. are being made, but the deal has not been closed. Good trade is reported in a jobbing way. Receipts for week are 200 brls. English cement, 3,150 brls. and 11,500 bags Belgian and German cement, and 70,000 firebricks.

**CHEESE.**—A strong market is reported, with an extra demand passing for export. Finest Western is quoted at 10¼c, with Eastern 10¼c to 10½c. The tendency is still in favor of buyers, and higher markets are looked for in a few days. Peterboro, Sept. 2.—A case of bidding ½c higher than afterwards settled for was ventilated, and the guilty party begged off on promise. After considerable discussion this was allowed.

**THE "PREMIER" STITCHER** Patent Applied For.

For **SPEED** this machine excels all  
it will do 6 dozen pairs per hour.  
For **QUALITY** of work it EQUALS any.

The following firms are running them, and they can be seen by appointment.

Messrs. C. & E. Lewis, Northampton, Eng.; Chater & Son, Kettering, Eng.; Wright Bros., Kettering; Adams Bros., Kettering; Baxter & Mould, Kettering; Jowett & Son, Kettering; Jessop & Jackson, Kettering; Mr. J. Knight, Junr., Rushden, Eng.; B. Ladds, Rushden; G. Selwood, Rushden; Messrs. Glover Bros., Wellingborough, Eng.; Gamble & Sons, Rothwell, Eng.; Whitney & Westley, Burton Latimer, Eng. PRICE, £60 NETT. NO ROYALTY.

For samples of work and full particulars apply to  
**JOB LEE, Premier Works, KETTERING, Eng.**

Patentee and Sole Manufacturer of Lee's  
Stitch operator, etc. etc.

Patents 820.

Feb. 10, 1903.

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sell at \$2.50  
Apples—\$1.5  
300 size, \$3.  
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22-qt. boxes  
30c each; m  
pineapples,  
case, \$4.50.

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Manufactur

Equal to an  
Tariff, P.O.

TELEGRAMS: "HOSIERS, LEICESTER." A.B.C. Code, 4th Ed.

**A. B. HUGHES & CO.,**  
Hosiery Manufacturers,  
Great Central Street, LEICESTER, England.

**HIGH GRADE**  
Gent's Fancy Knitted Waistcoats

AND  
Footless Golf Hosiery

Are our present Specialities.

On receipt of 2½ dollars from bona-fide buyers, we will send a Sample Waistcoat and pair of Hosiery to show our make of goods, and will also include free of charge, full range of other patterns to order from. It will pay you to do this.

**JAMES PERCIVAL & COMPANY,**  
Rolleston St.,  
LEICESTER, England.

Specialities:  
Football Boots,  
Cycling Shoes,  
Rubber Heeled  
Ward Shoes,  
Children's Cheap  
Oxford  
and 2-Bar Shoes.



All Shipping Orders Receive Prompt Attention.

Manufactured under the New Canadian Tariff.

**EGGS.**—Market strong; light arrivals and good local demand. Few or no export orders coming in, which is unusual at this season. Any being exported are sent out on consignment, as English and Scotch buyers refuse positively to take hold at prices as quoted on this side. Locally there is a good demand at 14½ to 15c, with selected bringing 17 to 18c, and No. 2, 13 to 13½c.

**GREEN FRUITS, ETC.**—Latest reports from the principal apple growing sections of Ontario and Quebec are much more favorable, while Nova Scotia will show much above the average and have large quantities to export. Quotations—Peaches, freestone, 40 to 50c large basket, Cal, selling at \$1.50 a box. Plums—Canadian sell at 25 to 35c basket, Californias \$1.25 per small crate. Greengage plums, large bskt., 35c. Pears—Calif. sell at \$2.50 to \$3.25 box; Canadian pears 30 to 40c basket. Apples—\$1.50 to \$2. Oranges—Rodi, 200 size, \$4.50; Sorrento, 300 size, \$3.75. Lemons—New Verdelli lemons, 300s, \$3.35; 300s, \$3. Bananas—Jamaica firsts, \$1.50 to \$2. Blueberries—In 22-qt. boxes, \$2.00. Melons—Fancy large watermelons, 25 to 30c each; muskmelons, \$8 a dozen. Pineapples—Indian River pineapples, finest colored stock, in cases, 24 to case, \$5; 30 to case, \$4.50. Nuts—New Grenoble walnuts, 13c; new Tarra-

gona almonds, 13c; new Sicily filberts, 9c; Jumbo pecans, 10c; large pecans, 13c; new Brazil 13c; peanuts, "Bon ton," roasted, 11c; do, "Sun" roasted, 10c; do, "G," roasted, 8½c; do, "Coon," roasted, 7c; shelled almonds, 28 lbs. to box, 28c; do, walnuts, 20c per lb. Dates—Golden stock, 5c per lb. Valencia onions, 150 lb. case, \$2.25. Cal. grapes, \$3.35. Canadian grapes, 35 to 45c per basket.

**GREEN HIDES.**—An advance in lambskins to 50c and 55c, as per grade, is the only change. Beef hides are steady at 8½c regular for No. 1, and 9c being paid by some competing dealers.

**GROCERIES.**—Sugars are firm at \$4.20 for granulated in brls. Molasses unchanged from recent higher quotations. Ceylon and Indian teas are gradually winning the market to their side. No quotations are available for canned salmon. The goods are not being sold for future delivery because of the great decrease in the pack. The salmon season is over and the situation is anything but cheering for the canners. One dealer said he would not be surprised if the loss on the coast reached \$3,000,000. Summed up, the coast pack will be in round figures something about as follows, in cases:—Puget Sound, sockeyes, 120,000 Fraser River, sockeyes, 140,000; Skeena River, sockeyes, 40,000; Skeena River, red springs,

**C. & E. LEWIS,**  
NORTHAMPTON,  
ENGLAND.

Manufacturers of the Finest High Grade

**MEN'S BOOTS and SHOES,**

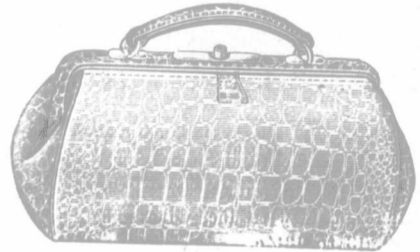
Equal to any made in America, for the Canadian Market, 25% p.e., cheaper, under the New Preferential Tariff, F.O.B., London or Liverpool. Send for our New List.

(Date will be inserted as soon as received.)

**BEST  
BRITISH  
BAGS.**



**WOLFSKY & Co., Ltd.**



Note only Address: 111, 113 & 134 Southwark Street,  
**BLACKFRIARS, London, S.E., Eng.**

20,000; other B.C., rivers, sockeyes, 9,000. Columbia River, 50,000 less than in 1902. Alaska pack about normal. Total pack fully 1,000,000 cases less than 1902 and 2,000,000 less than in 1901. Beans are reported as likely to be a very short crop. English hop growers predict a partial failure of hop crop there owing to damp weather.

**LEATHER.**—Trade, locally, is rather quiet, though small parcels are moving regularly. Export trade keeps up well. Prices steady.

**LUMBER.**—Unsold stocks in the West are smaller than usual at this season, and the outlook is for a steady demand at firm prices. In pine lumber the demand is running to the lower grades, but this must be taken as a favorable factor, for the disposal of the comparatively small percentage of upper

which is now produced causes manufacturers no anxiety. If prices are to advance in relation to the demand, higher prices for box lumber may be predicted, for the call for this grade is unusually heavy. By many it is believed that hemlock lumber will make new prices in the near future. It is going into consumption so rapidly as to warrant a readjustment of prices on a higher basis. For stock two inches and thicker there is a very active demand. The supply of lumber other than pine is still short. Dealers have been large buyers of elm and have picked up basswood where it could be found. Maple is also selling more freely. The different markets supplied by the Canadian product are in a healthy condition, with little probability of a curtailment of buying power for some time. Should an abundant crop of grain be harvested in Canada and the United States, it will in all probability be reflected in a strong lumber market.



**Crockett & Jones,  
NORTHAMPTON, Eng.**

Only make Highest Grade **FOOTWEAR**

—FOR—

Ladies' and Gentlemen, to sell from

\* **4 to 6 Dollars.**



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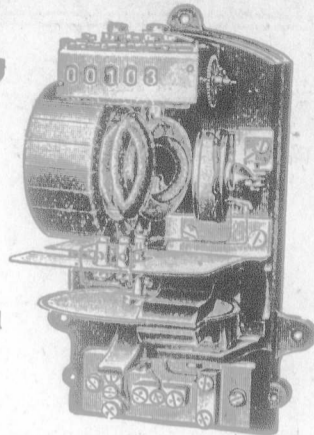
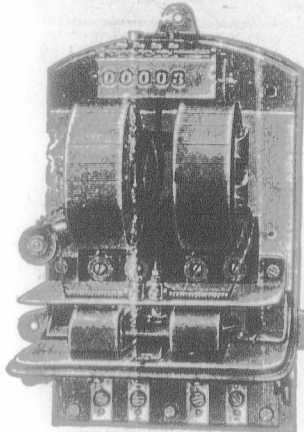
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# G. BRAULIK,

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.. LONDON, Eng ..

Branches at  
GLASGOW & SYDNEY.



A Large and Well Assorted Stock is kept of all  
**ELECTRICAL SUPPLIES,**  
thus insuring prompt attention to all indent orders.

## "ECLIPSE" Electricity Meters,

(PATENTED.)

For Continuous, Alternating and  
Multiphase Circuits.

A Reliable, Cheap and Correct  
Motor Meter.

English made Arc Lamps, open  
and enclosed types, Continuous and  
Alternating Currents, also the new  
FLAME ARC LAMPS



### Incandescent Lamps.

Special figures quoted for contracts.  
Volt and Ampere Meters, Switches,  
Switchboards, Cutouts, and Lighting  
Accessories

### New Patent Couplings for Arc Lamps.

Allowing no strain on the rope,  
accidents therefore an impossibility.

Price lists mailed  
out on application.

BELLS. INDICATORS. TELEPHONES.

Correspondence is invited from well-established  
houses in the Dominion, respecting agencies.

OILS, PAINTS, ETC.—While linseed oil and turpentine are  
both firm in price, quotations are unchanged from last week.  
Trade is rather quiet. Paints are steady.

—London, Ont., Notes.—Manager Sharpe of the Dominion  
Express Company, say that the shipments of early fruit this  
year exceed anything ever known in the business of the dis-  
trict. This refers chiefly to the Leamington and Erie districts,  
where there has been a great abundance of peaches and other  
fruits. The transportation people have been kept going night

and day handling the traffic. This year, Mr. Sharpe says, the  
shipments will treble those of last season.—Farmers in this  
section are deploring the rain of the past week as the cause  
of the ruination of many a good crop of oats. Probably one-  
fifth of the whole crop is still in the fields, and the rain has  
made it next to worthless. Most of the crop is cut, but is  
still standing in stooks. The tomato crop is also suffering for  
lack of warm, sunny weather. There is an abundance of to-  
matoes, but they do not ripen.—Threshers who have been  
operating in this vicinity say the grain crops are very heavy.  
Wheat yields 50 bushels to the acre and barley as high as 70  
bushels. Oats in some cases have straw enough for 80 bushels.

AWARDED DIPLOMA AND GOLD MEDAL AT THE NATIONAL TRADES' EXHIBITION, LIVERPOOL.

## THE ASBESTINE SAFETY NIGHT LIGHT

Under Letters Patent.

For the Nursery  
For the Sick Room.  
For the Household.  
For Photographers' Dark Rooms.

To Retail at 1d., 3d., and 6d.  
Liberal Discount to the Trade.

72,000 lights sold in Liverpool and district in  
4 MONTHS.  
90,000 lights sold in Cardiff and South Wales  
in 4 MONTHS.



Registered Trade Mark "Carbons."  
IMMEASURABLY SUPERIOR TO ALL OTHERS,  
BECAUSE

It gives 250 hours' steady white light at a cost of  
One Penny. for Oil, and burns from 6 to 12 hours  
(according to size) without re-charging.  
The Light case is practically indestructible and,  
being fitted with an imperishable Asbestos wick,  
may be charged and re-charged with Paraffin Oil as  
required.  
The flame never sinks or becomes dim, but remains  
always the same.  
It is, absolutely, a Safety Night Light, the pet-  
roleum or paraffin being absorbed by the "Carbons"  
process.

The Asbestine Safety Light Company, Limited, 16 St. Helen's Place, - London, E. C., England.

Telegrams: "Luxsco, London."

# H. J. CHAPMAN & CO.

Clarence Works, - KETTERING, ENG.

Wholesale and Export Shoe Manufacturers.



H. J. CHAPMAN.

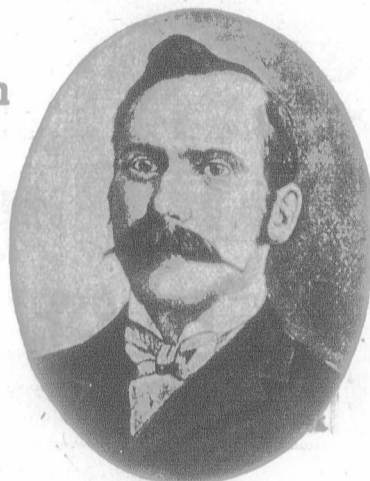
NEW STYLES AND SHAPES IN  
Gent's Best and Medium  
Class Footwear.

Best Materials and Workmanship.  
Goodyear Welted, Standard Screwed,  
Stitched, and Machine Sewn.

SPECIALTIES :

Box Calf and Crup.

Samples sent on receipt of P.O.



G. H. ABRAHAMS.

CAPE TRADE SPECIALLY CATERED FOR.  
HAND WELTED A SPECIALTY.  
WHOLESALE ONLY.

—A valuable discovery of a superior seam of hematite iron ore was, according to a Sydney, N.S., letter, made a week ago on Long Island, situated about twelve miles west of North Sydney. In the immediate vicinity there has also been discovered a rich deposit of red ochre, used in the manufacture of paints.

#### ARBITRATION.

Andrew Carnegie has given away \$10,000,000 in the effort to live up to his theory that the man who dies rich dies disgraced, but no one of his gifts has attracted the attention accorded his donation of \$1,500,000 for a Palace of Peace in or near The Hague. Hitherto the sessions of the international peace tribunal have been held in the House in the Woods, not because that was an ideal building for the purpose, but because there was no other place available. The powers of the earth had taken advantage of the hospitality of the government of Holland when they accepted the invitation of the Czar of Russia to organize an international court of arbitration, but they had not gone through the little formality of buying a building in which to meet. Indeed, after the court became an established fact nothing in the direction of securing a permanent home was done, with the logical result that Queen Wilhelmina's ministers have been sorely put to it to find a council chamber for the delegates. It will thus be seen that Mr. Carnegie's gift in every sense "fills a long felt want."

Perhaps the most gratifying feature of Mr. Carnegie's donation is the accompanying letter of transmission. This is remarkable for the fact that it does not contain a single condition, limitation or qualification. The gift is absolute. Holland's draft for the amount will be honored, and Holland will put up such a building as in her opinion will best conserve the convenience of the delegates. Naturally Holland will also be the custodian during the interims between the sessions, and it goes without saying that she will reserve from the \$1,500,000 given by Mr. Carnegie a sum sufficient to keep it in proper repair.

Already it has been urged that Mr. Carnegie's gift is more quixotic than practical. In support of this view it has been pointed out that the international arbitration tribunal has so far accomplished very little, which is quite true. On the other hand, there has been no opportunity to do more. But the submission of the Venezuelan dispute to arbitration must be regarded as a triumph of the methods of peace over those of war. It is true that actual war preceded the agreement to submit the matter to The Hague court, but that fact only serves to emphasize the victory and the value of the international tribunal, for it will not only decide all points at issue between Venezuela and the allied powers, but will also pass upon the validity of the contention of those powers that their claims take precedence over those of the other creditor nations.

The impression appears to be general that arbitration has not played a very

important part in the world's history, but nothing could be further from the facts. Great Britain and the United States have had any number of disputes, almost any one of which might have been considered sufficient warrant for war. In some cases the acuteness of the situation was relieved through the ordinary channels of diplomacy, as when President Cleveland so unexpectedly "called England down" for her attitude toward Venezuela in the boundary dispute. But other matters have progressed beyond the limits of diplomatic settlement and have been satisfactorily adjusted by arbitration.

The great trouble with arbitration hitherto has been that the umpire selected usually has been the president or the monarch of some country. Either this man was certain to have leanings toward one of the parties to the controversy or he knew nothing whatever of the points at issue. In the former contingency his decision was apt to be unsatisfactory, and in the latter it was likely to be absurd. Most monarchs when selected as arbitrators simply turn the matter over to their legal advisers and have nothing more to do with the business except to sign the findings. This is bad enough, but it is not half so bad as when the ruler takes his selection seriously and proceeds, despite the fact that he does not possess the slightest knowledge of international law, to settle the case out of hand.

A notable example of this sort was the decision of the late King William

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## Well-made, Reliable and Durable Clothing,

For the Colonies.

In order to cope with our greatly increased trade we have had to again extend our Premises.

## Canadian Buyers,

Ought to know the keen  
value we can give them.

We employ no Travellers.

You have not to pay heavy expenses.

SO TRY

# The Clothing Co., Limited,

47, 49, 51 and 53 Moor Lane,

LONDON, E.C., Eng.

**Factories:**

Osbourne Street, COLCHESTER.  
Mile-End Road, LONDON.  
Cambridge Road, LONDON.

of Holland, Wilhelmina's father, who was asked to arbitrate the dispute between the United States and Great Britain over the northeastern boundary. His finding was politically and geographically impossible.

Some notable instances in which arbitration did what diplomacy had been inadequate to effect are the following:

The United States first experience with arbitration occurred in 1793 over the identity of the River St. Croix, mentioned in the treaty of peace with England as the boundary between certain portions of this country and British America. There were one American and one British representative. These appointed a third, a Britisher, and the commission finally decided in favor of the English contention.

Under the treaty of Ghent, which sig-

nalized the close of the war of 1812, three commissions were held to decide vexed points. The first had to do with the possession of certain islands in Passamaquoddy Bay. The United States was particularly anxious to get Grand Menan. The commission of three—two Americans and one Englishman—gave this government several small islands, but awarded to Great Britain the much coveted Grand Menan. The second commission under the treaty of Ghent dealt with the St. Croix river matter. After six years of surveying and argument the commission reported that it was unable to agree, and the entire matter was referred to the king of Holland, with the absurd outcome already mentioned. The third commission under the same treaty had as its principal work the fixing of a boundary between the United States and Canada along the

great lakes and the St. Lawrence river. This was arranged by dividing the water equally.

In 1842 the old northeast boundary question, left in an unsettled condition by the decision of the king of the Netherlands, was fixed by the Webster-Ashburton treaty, by which the United States sustained a loss of several hundred square miles of territory as compared with the king's award.

The next boundary dispute between England and this country came near resulting in war. It concerned the boundary from the great lakes to the Pacific ocean, Oregon at that time including much of what is now British territory. Diplomacy was efficacious in settling most of the differences, but the ownership of San Juan island remained in controversy until the Emperor of Germany, to whom the matter was refer-

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red, decided in favor of the United States, and those of Great Britain in seventy-five cases. The fur seal controversies were settled by arbitration, as was also the conflict over the fisheries near Nova Scotia. Indeed, the latter in 1870 reached such an acute stage that thoughtful men were of the opinion that war must result, but the treaty of Washington, signed in 1871, did much to relax the tenseness of the situation by disposing forever of the northwestern fisheries matter and the Alabama claims, resulting from Great Britain's attitude during the civil war. Then the Halifax commission took up the matter of the fisheries about Nova Scotia and Newfoundland and disposed of it satisfactorily to both governments. The Alaskan boundary dispute was the last of importance between the United States and England. This, like most of the others, was important more because of its value in demonstrating that powerful nations do not have to resort to war to obtain their rights than because of any great issue involved. The thing, however, which more than any other helped arbitration was the suggestion of the permanent court of arbitration at The Hague. It is true that there have been arbitration treaties, though frequently refused, but the decision of the court are cited because they always stood as a precedent in the case of differences between nations, and in addition, the court's decisions relating to differences are naturally of great value.

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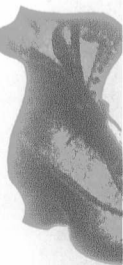
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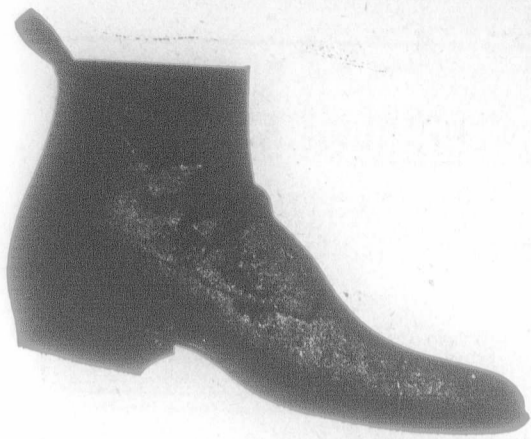
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other helped along the principle of arbitration was the treaty entered into between Lord Pauncefoot and Secretary of State Olney, by which permanent arbitration between the two countries was provided for. The other nations looked on askance, and it was doubtless this treaty, which prompted the suggestion of the Czar, which was responsible for the eventual organization of the permanent arbitration court at The Hague.

It is true that scores of controversies have been arbitrated by European countries, though many of them have subsequently refused to be bound by the decision of the umpire, but the foregoing are cited because the United States has always stood for the peaceful solution of differences wherever possible and because, in addition to that, these matters relating directly to this country are naturally of greatest interest to us.

### PATENT REPORT.

Owen N. Evans, solicitor of patents and expert, Temple Building, reports the following patents granted to Canadians last week:—Lung and voice developer, Peter E. Nichol; carbon-copy letter-book, Geo. Spence; nut-lock, D. J. Thorne; T-square-clamping device, Geo. H. H. Emmet et al; root-puller, A. E. Dunt, et al; mechanical top, Robert Cairns; needle-glide mechanism for sewing-machines, Joseph L. Kieffer; safety device for railway-switches, H. Beauchemin et al; automatic railway signals, H. Beauchemin et al.

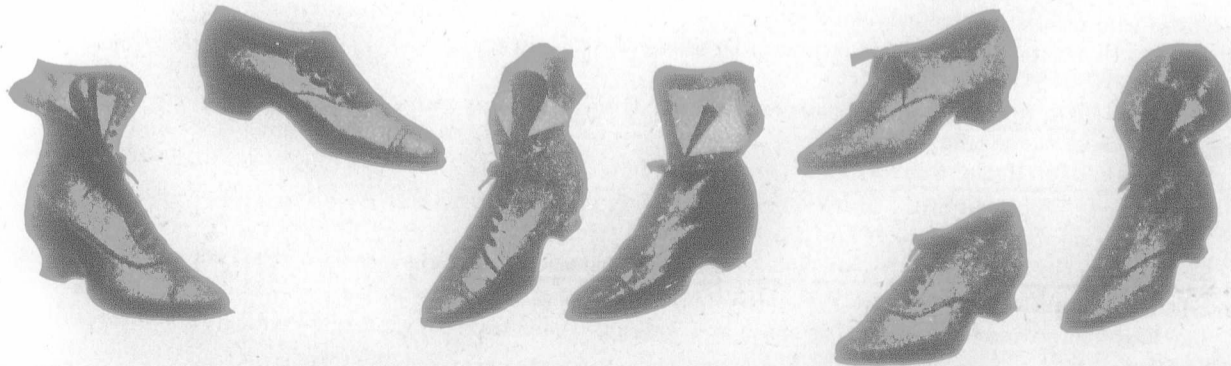
Below will be found a list of patents recently granted by the Canadian government through the agency of Messrs. Marion & Marion, patent attorneys, Montreal, Canada, and Washington, D.C. Information relating to the patents cited will be supplied free of charge by applying to

the above-named firm.—Frank E. Belyea, St. John West, N.B., grain door; Ernest Renaud, Montreal, Que., automatic railway signal; William Thorp, Rat Portage, Ont., shingle cutting machine; Messrs. Desjardins & Michaud, St. Pierre, Man., clothes-pin; Messrs. Desjardins & Michaud, St. Pierre, Man., bed; John H. Grimm, Montreal, Que., sap-spout; Jas. Sutton Henderson, Parrsboro, N.S., larrigan.

### A TALK WITH LIFE AGENTS.

The representative, for eighteen years, of a prominent life insurance company, thus addressed the students of the society's summer school recently:—"How the world does move. Fifty years ago, the suggestion of such a class as this would have been hooted as the idea of

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a dreamer or visionary. The business was then only beginning to take its first feeble steps toward public recognition and importance; but under the leadership of the founder of the great society whose guests we are to-day, the business has gone forward by leaps and bounds until it can be said that there is hardly a single interest in the country that ranks it in magnitude and importance. Still further, in no other industry that I know of can be found a larger proportion of

the brains and manhood of the country than there is at present in life assurance; and I welcome you to our ranks as representing some of the best fruitage of the college life of the country, and as likely to contribute in no small measure toward the increase of the brains and manhood already in this important field. Now it is of greatest importance that a young man should determine early in life what he is good for; to know in what direction to put to the best advantage the

capital and equipment that nature and training have given him.

Enlarging upon the qualities desirable or requisite for a successful pursuit of the profession of life assurance, he continued:

In the struggle upward to the heights reached by great men in any profession, effort is vain without enthusiasm. To be enthusiastic means to be wide awake. It is not only interest, but intense interest; interest at white heat. It is a species of

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Brit. Mortg. Loan C  
Can. Colored Cot. M  
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Can. Sav. & Loan C  
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Hamilton Prov. and  
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Huron & Erie Loan  
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London Loan Co.  
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Montreal Telegraph  
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Montreal Street Ry.  
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## STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Mo.	Date of Dividends.	Per Cent. Price Sept. 3 (Bid)	Cash value per B.
British North Am.	248	4,866,666	4,866,666	1,898,000	3	Apr. Oct	185	328 00
Can. Bank of Commerce	50	8,000,000	8,000,000	2,000,000	3 1/2	June Dec	150	75 00
Dominion	50	2,500,000	2,988,865	2,988,865	2 1/2	May	94 1/2	122 1/2
Eastern Townships	50	3,000,000	2,301,085	1,818,448	3 1/2	Jan July	170	85 00
Hamilton	100	2,000,000	2,000,000	1,700,000	5	June Dec	282 1/2	288 50
Hochelaga	100	2,000,000	1,981,000	1,860,000	3 1/2	June Dec	186	186 00
Imperial	100	2,988,865	2,988,865	2,686,313	5	June Dec	240	240 00
Metropolitain	100	1,000,000	1,000,000	1,000,000	5	June Dec	186	186 00
Merchants' Can.	100	4,000,000	6,900,000	2,800,000	3 1/2	June Dec	165	165 00
Moisons	50	2,500,000	2,798,098	2,350,000	4 1/2	Oct	300	100 00
Montreal	100	12,000,000	13,879,340	9,000,000	5	Apr. Dec	250	500 00
Nationale	50	1,500,000	1,500,000	400,000	3	May	110	82 1/2
New Brunswick	100	500,000	500,000	700,000	6	Jan July	300	300 00
Nova Scotia	100	2,000,000	2,000,000	2,000,000	4 1/2	Feb. Aug.	270	270 00
Ontario	100	1,400,000	1,500,000	800,000	3 1/2	June Dec	186	186 00
Ottawa	100	2,000,000	2,000,000	1,885,000	4 1/2	June Dec	225	225 00
People's of N. B.	150	180,000	180,000	155,000	4	June Dec	260	275 00
Provincial	25	875,487	781,948	900,000	3	June Dec	119	119 00
Quebec	100	2,500,000	2,500,000	2,958,594	3 1/2	Feb. Aug.	218	218 00
Royal	100	2,828,130	2,828,130	2,958,594	3 1/2	Feb. May, Aug. Nov.	119	119 00
Sovereign	100	1,900,000	1,299,376	324,807	3 1/2	Apr. Oct	218	218 00
St. Stephen's	100	200,000	200,000	45,000	3 1/2	Apr. Oct	218	218 00
Standard	100	200,000	200,000	45,000	3 1/2	Apr. Oct	218	218 00
Toronto	50	1,000,000	1,000,000	925,000	5	Apr. Oct	246	123 00
Traders	100	2,500,000	2,499,000	2,000,000	5	June Dec	250	250 00
Union (Halifax)	50	1,000,000	1,000,000	505,606	3 1/2	Mar. Sept.	186	84 1/2
Union of Canada	100	2,500,000	2,454,980	1,000,000	3	June Dec	183	183 00
Western	100	500,000	485,000	175,000	3 1/2	Apr. Oct	147	138 75
Agri. Sav. and Loan Co.	50	680,300	680,300	207,000	3	Jan July	117	68 00
Bell Telephone Co.	100	5,000,000	5,000,000	800,000	3 1/2	Jan July	158	158 00
Brit. Can. Loan & Inv. Co.	100	1,987,900	898,481	180,000	3 1/2	Jan July	158	158 00
Brit. Mortg. Loan Co.	100	450,000	389,214	180,000	3	Jan July	128	128 00
Can. Colored Cot. Mills Co.	100	2,700,000	2,700,000	350,000	3	Jan July	55	55 00
Can. Landed & Nat'l Inv't Co.	100	2,008,000	1,004,000	350,000	3	Jan July	106	106 00
Can. Per. & W. Can. M. Corp.	10	5,951,350	5,951,350	1,490,957	3	Jan July	120	12 00
Can. Sav. & Loan Co.	100	750,000	750,000	250,000	3 1/2	Jan July	114	57 00
Central Can. Loan & Sav. Co.	100	2,500,000	1,250,000	450,000	3 1/2	Jan July	126	126 00
Dominion Sav. and Inv. Co.	50	1,000,000	934,300	40,000	3	Jan Dec	73	36 00
Dominion Telegraph Co.	50	1,000,000	1,000,000	1,000,000	1 1/2	Mar. Oct	124	62 00
Dominion Cotton Mills Co.	100	2,333,600	2,333,600	2,333,600	6	Jan	110	110 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	340,000	3	Jan July	110	38 50
Home Sav. and Loan Co.	10	2,000,000	200,000	200,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co.	50	3,000,000	1,400,000	925,000	4 1/2	Jan July	183	91 50
Imperial Loan and Inv. Co.	100	889,850	784,599	174,000	3	Jan July	70	70 00
Landed Banking and Loan	100	700,000	700,000	210,000	3	Jan July	111	111 00
London & Can. Loan and Ag.	50	1,000,000	877,287	87,500	3	Jan July	68	84 00
London Loan Co.	50	878,700	878,700	160,000	3	Jan July	110	50 00
Manitoba & North-W. L'n Co.	100	1,500,000	375,000	51,000	3	Jan July	75	75 00
Montreal Telegraph Co.	40	2,000,000	2,000,000	2,000,000	3	Jan	160 1/2	65 50
Mont. Heat, Light & Power Co.	100	2,250,000	2,250,000	2,250,000	5	Jan	75 1/2	75 96
Montreal Gas Co.	40	3,000,000	2,998,640	2,998,640	5	Apr. Oct	247	123 50
Montreal Street Ry. Co.	50	5,000,000	4,500,000	860,000	3 1/2	Feb.	225	112 50
Montreal Cotton Co.	100	3,000,000	3,000,000	3,000,000	4 & 1/2	Feb.	110	110 00
Merchants Cot. Co.	100	1,250,000	1,250,000	1,250,000	4	Feb.	110	110 00
Montreal Loan and Sav. Co.	25	500,000	500,000	380,000	3 1/2	Mar. Aug.	187 1/2	84 37
Ont. Indus. Loan and Inv.	100	273,000	271,992	150,000	3	Jan July	122	61 00
Ont. Loan and Deb. Co.	50	2,000,000	1,900,000	580,000	3	Jan July	49	21 00
People's Loan and Deb. Co.	50	600,000	600,000	40,000	3	Jan July	76	30 40
Real Est. Loan Co.	50	578,840	373,720	50,000	3	Jan July	51 1/2	25 75
Richelieu and Ont. Nav. Co.	100	2,085,000	2,085,000	284,355	3	May	164	164 00
Toronto Electric Light Co.	100	2,000,000	2,000,000	2,000,000	3 1/2	Jan	89	44 50
Toronto Mortgage Co.	50	1,180,860	784,000	250,000	3 1/2	Jan	99	49 00
Toronto Street Railway	100	6,000,000	6,000,000	6,000,000	3 1/2	Jan	88	80 00
Windsor Hotel	100	1,000,000	1,000,000	1,000,000	3 1/2	Jan	88	80 00

\* Paying quarterly dividends.

madness which many cannot understand. You must hear, in the business, a voice calling you which others do not hear. You must see a hand beckoning you onward which others do not see. 'Men are excited; and over-mastering enthusiasm must enter into every achievement, every masterpiece of painting or sculpture, every great poem, every great literary effort, that holds the world breathless with admiration.' It is this quality that burns its way through the reluctance, through the procrastination, through the barriers; in short, through all the refuges of lies in which men seek to shelter themselves from your efforts to get them to assure. It is this quality which makes young men succeed, where perhaps older men, and better equipped men, fail; and this, gentlemen, is specially your weapon. For what, after all, as some one has said, constitutes the irresistible charm of youth but bubbling enthusiasm. It is your special province to be enthusiastic; it is your bounden duty to be enthusiastic; and, let me tell you, that except you become enthusiastic in some calling, and over something, before you are 35, the contagion is rarely caught after that. 'The divine insanity of noble minds is to a large extent realized in youth.'

Gentlemen, let me urge upon you, if you go into this business, to go into it with your whole hearts; for the differ-

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An admirable food, with all its natural qualities intact, fitted to build up and maintain robust health, and to resist winter's extreme cold. Sold in 1/4 lb. tins, labelled JAMES EPPS & CO., Ltd., Homoeopathic Chemists, London, Eng.

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ence, nine times out of ten, between miserable failure and triumphant success, is the difference between half-heartedness and whole-heartedness. Impress every one to whom you talk on the subject of life assurance with the belief that you feel every word that you say. Let every fibre of your being thrill with love of your work and desire to be successful in it.

As to the cultivation of tact, it was said among other things:

Another quality that you will need in this business is Tact. This is perhaps but another name for common sense, prompting you to do the right thing at the right moment. It is the great weapon of the diplomat; it is diplomacy itself. It carries you successfully over the roughest

places in your experience as a canvasser. It takes in the situation at a glance, and prompts you to advance or retreat, to strike while the iron is hot, or wait for the seed to grow, as the case may be. I have again and again seen the man of moderate abilities, by the use of this weapon, carry off the prize that was beyond the reach of his more brilliant competitor. In fact, tact may be said to be the art of using moderate abilities to advantage.

Tact will enable you to cut every Gordian knot that you cannot unloose. It will keep you from running up against windmills in your work. With it you are usually master of the situation, and all things are yours, the Northwest pas-

sage, the philosopher's stone, the end of the rainbow, and the pot of gold.

The quality of industry was dwelt upon by the eloquent speaker with especial force. From the lengthy and convincing arguments in favor of this essential we quote a few gems of thought

The capital qualification in securing success in the field of life assurance is indefatigable industry. If it be true that necessity is the mother of invention, it is doubly true in the field of life assurance that industry is the mother of success. In this calling, as perhaps in no other, the hand of the diligent maketh rich. Seest thou a man diligent in life assurance, he shall stand before kings; he shall not stand before mean men. I

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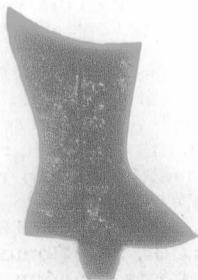


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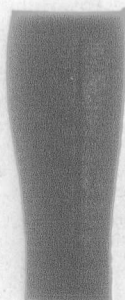
Triangle Brand of Boot Uppers, Leggings and Gaiters, Boots and Shoes, and Veldtschoens for the Home and Colonial Markets.



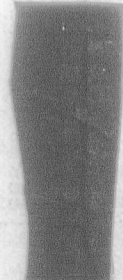
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For the Canadian market, 33 1/2 p.c.  
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wish I could get every life insurance agent to read the Proverbs of Solomon over once every week. They will put more fire and ginger into you, and give you what the Scotch call a 'canniness' in doing your work than any other piece of literature that I know of. The greatest results in life are usually achieved by the exercise of ordinary qualities; and to the genius of hard work may be traced more triumphs than to anything else. The great high road to human welfare lies along the old highway of steadfast and persistent effort.

And here let me warn you, gentlemen, that the tendency to lag, or relax effort, is greater in this business than in any other. I have often seen the strength and energy of the most highly strung and full-blooded in a corps of agents wilt to the point of lying down under the enervating influence of the business. I do not

know why it is, but the tendency to indolence is one of the banes of the business; and, as a manager, I find that it is only by the application of a series of uplifts, by the constant use of stimulant or goad, that men are kept agoing. The man who enters this business strung with a determination to do his best, and who keeps up the pace at which he starts out for ten or fifteen years, deserves canonization among the heroes of industry.

If like the dyspeptic hero of Locksley Hall, you are longing for those 'summer isles of Eden lying in dark-purple spheres of sea,' do not enter into the business of life assurance. But if the song of your soul is 'Better fifty years of Europe than a cycle of Cathay,' there is no more strenuous life than that offered in this business. You know the seven sages of Greece each left a characteristic saying, and three of them are pertinent to our

thought or theme. The maxim of Solon was, 'Know thyself'; that of Pittacus was, 'Know thine opportunity,' while that of Periander was, 'Nothing is impossible to industry.' If you have genius, industry will improve it; if you have none, industry will supply its place.

There are other elements in industry, such as patience, perseverance, the importance of trifles; but I have not time to expatiate on these things. I simply want to drive it home upon you with all the impact of which I am capable, that without the power of sustained and continuous effort, directed toward one end, you will never succeed in life assurance. Go at this business in the way the Romans went at the work of road-building. They projected their roads upon a mathematical plan, inflexible in direction, on they went to their termination, cutting through hills, filling up valleys, bridging

# Thomas Ashby & Sons,

East Bond Street, - LEICESTER, Eng

—MANUFACTURERS OF—

High and Medium Styles of BOOTS and SHOES.

33 1/2 p.c. cheaper than other Countries, under the New Canadian Preferential Tariff.

Telegraphic  
Address:

Modern,  
LEICESTER.



# ORSON, WRIGHT & SONS,

62 and 63 Basinghall St., LONDON, E.C.,  
and South Wigston, LEICESTER, England.



Makers of  
Fine and Medium

## LADIES' FOOTWEAR...

Unequaled for Comfort, Style and Durability,  
under the New Canadian Preferential Tariff.

stream and stopping at or for nothing.

An exhaustive dissertation on the necessity of courage as an element of success, included the following gems of thought:

The next qualification that you want is Courage. One of the things that makes a man a quitter is lack of courage, and you may set it down as unalterable as the laws of the Medes and Persians that the man who lacks courage will fail in life assurance. I remember, when I first went into the business, the trepidation I experienced in going to see some of my clients. Often and often I rang the door bell of a man's house, hoping inwardly, while I stood waiting for a response, that the man wasn't in. Again and again have I gone to a man's office or business place, secretly wishing, as I drew near, that he might be out. It was harder for me to muster up courage to talk to some men

than it would be for me to talk to a graduating class in a ladies' seminary. My feet sometimes got cold, and my knees shook, and a clammy perspiration oozed from my skin, so that very little life was left in me. But as I got farther along in the business, my circulation improved; and I think I could talk insurance now anywhere, and to any one. Now, gentlemen, you have got to face difficulties. You have got to face despondency, disheartenment and disappointment, and courage is absolutely necessary for the conquest of these enemies of your success. You go to see a man again and again, and he is not in. You make an appointment with him, and he feels at liberty to break every engagement he makes with a life assurance agent; he says he will meet the doctor at such and such an hour, and he permits anything, even the most trivial, to interfere with his keeping this

appointment; and the faithlessness of mankind, and particularly those having any dealings with assurance men, drives you to the verge of madness, or to the giving up of the business altogether. It takes nerve to win in the field of life assurance, and again and again you have to screw your courage to the sticking point to keep from absolute breakdown.

One of the finest examples of courage that I know of is that of the Apostle at Lystra. You have read the story of his life in the Acts, and you remember when at Lystra they wanted to make him a god, but it ended in his being beaten and stoned, and cast out of the city for dead. One might imagine that such rough treatment would put an end to his mission. But did it? Did he quit? Did he rest, even? No! We are told he gathered himself up, went with some friends to Derbe, and returned again to Lystra.

# HART & LEVY, Ltd.

Wholesale  
and  
Export

Clothing  
Manufacturers

OF HIGH CLASS CLOTHING ONLY,  
FOR MEN AND YOUTHS.

Special prices to Canadians under the New Preferential Tariff,  
33½ p.c., in favour of Canadians.

. Leicester, England .

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Honest  
178 White

# Cowling & Company,

MANUFACTURERS OF

## Ladies' High Class Boots and Shoes.

LEICESTER, ENGLAND.



We make only the Highest Grades, under the New Canadian Preferential Tariff of 33 1/2 p.c., in favour of Canada.



Such courage, in a lower field, has its parallel in the incident related of the efforts of a prominent life officer, who being rather roughly handled in an effort to sell a man assurance in a town in Connecticut, returned the next day to the charge, renewed the attack on the man who had maltreated him, and got his application before he left. Examine the great biographies of the world, and you will find that the iron chord which sounds through all is courage. Probe to the secret of every man's life, and you will discover in it the unconquerable will, the soul that is unsubdued and unsubduable. You may never make much noise in the world, but it requires just as high courage to sustain you in your work as the courage that is displayed in the high places of the field.

Another thing, gentlemen, let me say a word to you about, and that is your personal appearance, or make-up. This is no trivial matter. That clean shirt and that clean shave you will find will contribute in no small measure to your success. You must appear the gentleman as well as be the gentleman. Please remember, that in most instances you are approaching men on a disagreeable subject. The consideration of it to some suggests so many disagreeable things; and it is absolutely necessary that we should make a good impression in appearance, if in nothing else. You must look success in order to win success. It was all well enough for Lyman Beecher to appear in an old hat or an old coat, or for Horace Greeley to wear one boot and one shoe on either foot and put on his coat hindside fore-

most, and for other children of genius to present an outlandish appearance. But it must not be so with you. As daylight is seen through a very small hole, so in the little matter of dress your personality appears, and to be well dressed not only indicates respect for your own personality, but respect for the personality of others.

The necessity of cultivating a spirit of loyalty was enlarged upon, the speaker saying in part:

The next thing that I would press upon you, in order to succeed, is loyalty to your company. If you are going to take up the work of life assurance in the ranks of this company, then by all that is fair and sacred, stand solidly by it. The moment that you are satisfied that there is a better company elsewhere, the sooner you leave the better. Let the society be

# E. ANDREWS & Co.

ESTD 1820.

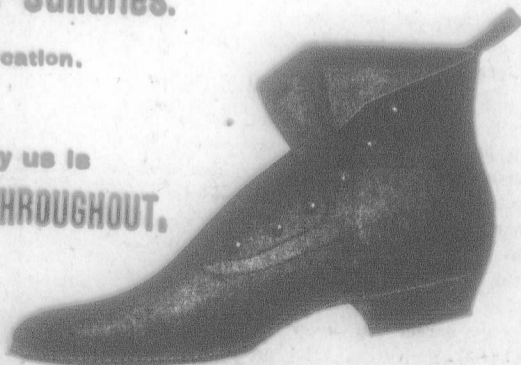
Boots, Uppers, Leggings, Leather, Mercery, Grindery and all Trade Sundries.

Our Price List Mailed Free on Application.

**OUR BOOT GUARANTEE**

EVERY Boot & Shoe Listed by us is GUARANTEED SOLID LEATHER THROUGHOUT.

And to have Whole VAMPS THROUGH TO TOE.



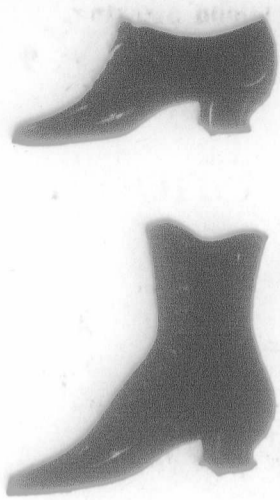
Honest Goods. Rockbottom Prices. Personal Attention.

SPECIAL ATTENTION GIVEN TO SHIPPING ORDERS.

178 Whitechapel Road & East Mount St.,

LONDON, ENG

Special terms for Canadians, under the New Preferential Tariff.



**G. H. PALMER,  
ANSTEY BOOT WORKS,**

**Anstey, near Leicester, - Eng.**

One of the largest works in England, and can supply these Shoes 33½ p.c. less to Canadians, under the New Tariff.



to you as your mother or sister, your friend, whose cause you will champion, and whose honor you will defend against all comers. I know there are other good companies, but I say, after twenty years as a manager, that there are none better. I know its ways will not always suit you, and you will be tempted to say again and again, 'I can do better elsewhere.' I do not sometimes know how to account for some of the actions of the society; and I sometimes get mad, but my madness is always short-lived and I reason myself out of my rage by recalling the fact that if I occupied the standpoint of the officers, I would see things entirely different. Of one thing be assured, that if you cannot succeed in assurance in the ranks of this company you cannot succeed anywhere. There is no support that can be fairly asked that is not yours; there are no weapons needful for your success that the society is not willing to give.

Finally, I would urge upon aspirants to a successful career in life assurance a determination to be independent.

One or two things more, let me urge upon your attention. If I were going into this business, I would go into it determining to be independent. There is no man living could tempt me to take an advance or a salary for any considerable time, or any money in any way until I had earned it. I am satisfied that, for the most part, the advancement of money to a man is a curse. Many and many a good agent have I seen ruined by advances, and the strings of his energy cut until he was absolutely not worth his salt. There is no disguising the fact that in proportion as life is made easy to a man, the development of his manhood is retarded; and the less men feel the pressure of necessity, the more likely are they to lose their grit. In England they say the surest way to kill genius is to pension it. Many and many a brilliant literary career has been killed by the national admiration that prompted a government pension. Of the strongest forces that drive men to work, none are stronger than necessity and ambition; and the former is by far the stronger of these forces. Money earned is usually a testimony to a man's character and capacity; but money borrowed or advanced is often a testimony to the want of both.

**WOLFSKY & CO., LTD.**

To keep pace with the steady growth of refinement, culture, learning, and all that roundness and superb finish which travel and association with the outer world are supposed to bestow upon

those whose desire is to travel contentedly.

One might expect this to cover a wide range of thought, many and long journeyings around home before travel abroad could be undertaken, and, beyond all, a thorough knowledge of what should com-



Col. M. J. T. Ingram, Chairman of Messrs. Wolfsky & Co., Ltd.

that portion of mankind favored with financial plenty, has been and will continue to be the aim of all those in the front rank of the various branches of manufacture which have, in any way, to do with the make-up which is indispensable to complete the necessities of

plete the outfitings of the person undertaking a journey. The first requisite of course would be a travelling bag, a fitted case or dressing bag, a trunk, hat cases, hand bags, etc., such as would "have and hold" all the minor as well as the principal articles

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It is fast available for

In decor and Samples are 88½ p.c.

**JOHN**

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Mr. R. G.

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# Sellers' Cream Blacking

Entirely Supersedes all kinds of Paste and Liquid Blacking.



This new Preparation combines the essential properties of Boot Cream and Blacking, and may be used for every description of Black Leather Boots and Shoes—including Box Calf, Glace Kid, Patent Leather, &c., with great advantage. It is entirely free from acid, and all other injurious properties—therefore does not perish the leather or destroy the stitches of the Boots like ordinary Blacking.

It dries quickly—produces a brilliant jet black—does not clog or crack in use—renders the leather soft and elastic—is not affected by rain or damp—does not rub off or soil the dress—and is more cleanly, convenient, and economical than any other kind of Blacking.

It saves an immense amount of time and labour, as Boots and Shoes dressed with this Cream Blacking retain their polish for several days, and only need occasionally rubbing with a soft dry cloth to restore their original brightness and freshness.

By using this Dressing ordinary Calf Leather Boots become nearly as bright and smooth as Patent Leather in a short time.

It is invaluable to Ladies and Travellers, as it is cleanly and easily applied—Instantly produces a brilliant shine—and is available for all kinds of Black Leather.

**One trial will prove its value and importance.**

TO OBTAIN THE BEST RESULTS FOLLOW THE SIMPLE DIRECTIONS ON EACH TIN.

In decorated Air Tight Tins specially suitable for Export. GOOD PUSHING AGENTS WANTED. Full Export Price List and Samples if desired on application. Those goods are superior to those made in America, and under the New Canadian Tariff are 33 1/2 p.c. cheaper.

INVENTORS AND SOLE MAKERS:

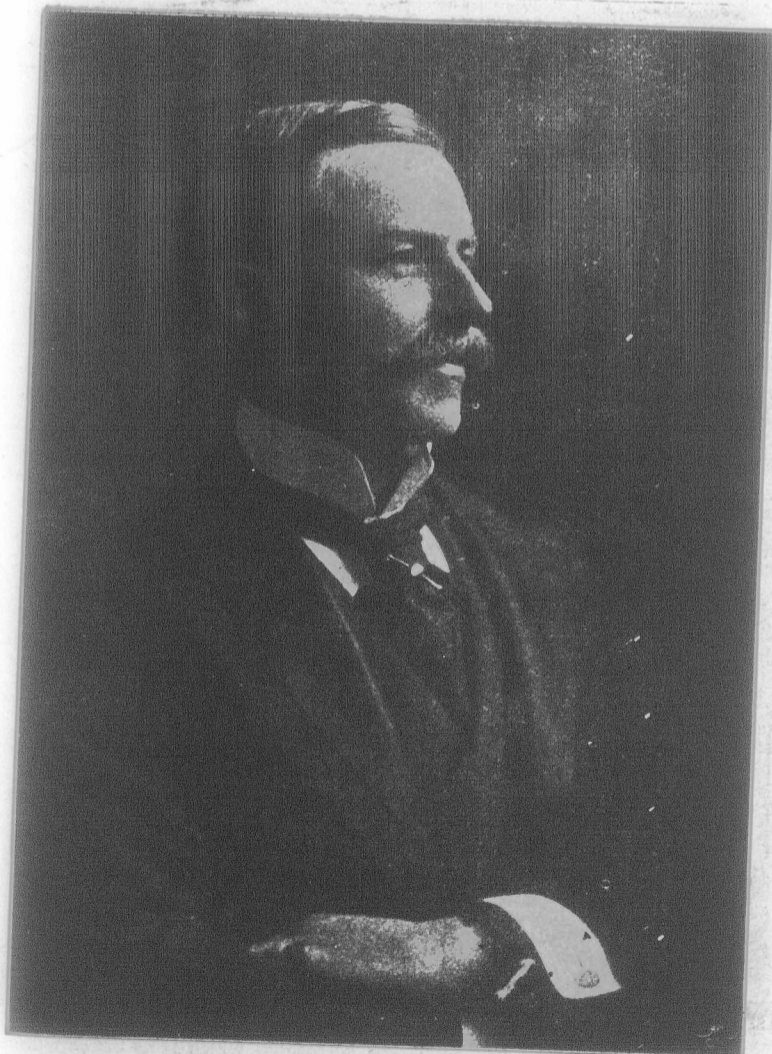
**JOHN SELLERS & CO., Manufacturing Chemists, 11 Clerkenwell Green, LONDON, England.**

needed. On such a question volumes might be printed, suggestion after suggestion might be given, but after all was said and written the whole might be summed up in well, if on this earth you can be fitted out at all. Messrs. Wolfsky & Co., Ltd., are well known throughout the United Kingdom.

fitted cases of every description, which tact and thorough adaptability to the wants of the travelling public could conceive. "Best British Bags" is the proud motto of the house, and that this is not an empty boast is proved by the unrivalled reputation they have gained.

The firm of Wolfsky is not of recent date, but has enjoyed many years of gradually expanding business, until of late they have become recognized as leaders in all that modern ingenuity can bring forth in this line of goods. Were such firms to have long since been content with the presumably complete lines of former decades, simply pinning their faith to careful manufacture and close selling, the world would not have advanced in this regard, and it would have remained for the more exacting and fastidious to cry out: "Something still more complete than this dressing case outfit, or this trunk, might be produced were time and tact sufficiently devoted." Yet far from permitting such to be heard, the ever energetic managers of the firm of Wolfsky & Co., London, Eng., have so far outstripped even the farthest desires of the travelling public in respect to such outfittings that the latter have many times confessed that this firm's productions are beyond their best conceptions.

To give an idea of the perfection to which Messrs. Wolfsky & Co. have brought this line of manufacture, we reprint from the firm's catalogue (part 2) the description and contents of one of their gentlemen's suit cases:—26-inch finest polished walnut crocodile case, with eight corners, two best locks, three handles, lift-out ends, and lined with walnut crocodile to match. Containing solid silver square shape fittings as follows:—Soap, tooth brush, nail brush, and two tooth powder cases, two perfume bottles, flask with bayonet cap, playing card and visiting card cases. Silver-mounted case with nickel travelling watch and aneroid. Two large concave military hair brushes, cloth and hat brushes, comb, glove stretchers, boot hooks and paper knife of finest ivory.



Mr. R. G. FitzGerald-Uniacke, Secretary and General Manager.

the one remark: Messrs. Wolfsky & Co., Limited, of Southwark Street, London, Eng., can fit you out completely and to all dealers in travelling goods, as being the principal manufacturers of Gladstone bags, trunks, satchels, dressing bags and

Established 1859.

TELEGRAPH ADDRESS: "PRANDO."

# J. Burgess & Son,

(LATE T. &amp; J. JONES)



—MANUFACTURERS OF—

## Elastic Webs,

All business communications to be addressed to the firm.

**Brougham Street Mills, Leicester, England.**

Large crocodile writing book, box mirror with plain and magnifying glasses, strop case, jewel box, razor case containing seven best ivory razors, and cutlery board fitted with corn knife, sporting knife, three pairs of scissors, and four pieces of cut-

satchel, the firm of Messrs. Wolfsky & Co., Ltd., manufacture, each and all are subject to the closest inspection, and are sold at the very lowest prices consistent with quality. This firm's immense output makes them buyers

dressing cases, etc., so low as to command steady trade and constantly increasing custom.

The elaborate illustrated catalogues prepared by the firm will be mailed free to all interested, by addressing Messrs. Wolfsky & Co., Limited, 111-113 Southwark Street, Blackfriars Bridge, London, S.E., England.



Mr. H. J. Atkinson, Assistant Manager.

lery. Silver-mounted ink and light boxes, large army strop, ivory tooth, nail and shaving brushes.

From such an outfit, suitable as a wedding present for the multi-millionaire, down to the smallest and simplest hand

of raw materials in very large quantities, thereby enabling them to secure the component parts of all their goods at much less cost than otherwise. This largely accounts for their being in a position to quote prices on trunks, travelling bags,

### MANUFACTURE OF BRIQUETTES.

Practically the only manufactory of briquettes in the West is at Stockton, Cal., where there is quite an extensive plant that manufactures briquettes from screenings of Wellington and other coal prepared with a binder made of asphalt from California oil. While the process of making California briquettes has not been absolutely perfected, says the Pacific Oil Reporter, and while the use of these briquettes is not in every way satisfactory to the consumers, nevertheless it has been demonstrated that the use of briquettes is practical, both as regards economy of fuel and as to the amount of heat obtained as compared with the heat obtained from coal.

### SELLERS' CREAM BLACKING.

The length of time the public will be content to walk abroad with boots polished by a substance which retains its gloss but a few hours, or until the first road dust settles on it and eats away its surface, is measured by the length of time it takes to remove the doubt always apparent in the human mind regarding an untried article.

It certainly seems strange that in the matter of polish for boots and shoes—something which reveals the character of the wearer at every step—there should be the least hesitation about trying an article which not only at once upholds all that has been freely said of it by English users, but by its enduring perfectness re-

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For Invalids,

Easily Digestible  
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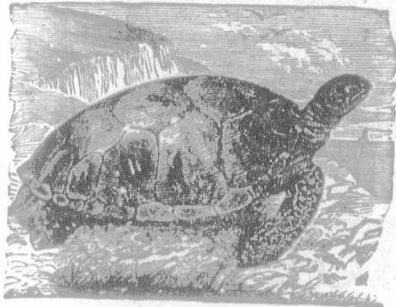


# T. K. BELLIS'S, Real Turtle Soup & Turtle Jelly,

By Royal Appointment  
to the late Queen Victoria.

For Invalids, Travellers, Dinner, Supper Parties and Luncheons, will often save a valuable life.

Easily Digested, Sustaining, Nourishing and the best food for Invalids, in fact unless Turtle Soup or Turtle Jelly have been administered, it cannot be said that the utmost has been done for the sufferer.



These preparations are guaranteed to be the product of the finest Imported Live Turtle, and vastly superior to any forms of Meat Extract.

The Soup is put up in pint tins, price, 5/- (exactly half the price usually charged) and in Glass Flacons, 7/- The Turtle Jelly is sold in 2/8 glass bottles, ready for use. Full instructions for use on each package. From Chemists, Grocers and Stores; or orders and remittances can be addressed.



The T. K. BELLIS TURTLE CO., Limited,  
15 Bury Street, ST. MARY AXE,  
LONDON, E.C., Eng.

Canadian Buyers are reminded, they have 33 1/3 p.c., in their favor, under the New Tariff.

believes the mind of the user from the slightest doubt as to the appearance of the boots or shoes worn for the full day and evening, regardless of lime dust or other injurious settlements. Messrs. J. Sellers & Co., of 11 Clerkenwell Green, London, Eng., are manufacturers and proprietors of the article in question, and are desirous of establishing an agency in Montreal for the sale of their leather preparations in Canada.

The world has, nevertheless, long been looking for a preparation at once handy and successful in maintaining a suitable polish on boots and shoes. That this has been all along considered lacking is proven by the various new devices which have been forced upon the market—and upon the shoes—with but very limited success: "Patent" leather shoes and enamel leather shoes have been introduced, each with the avowed object of satisfying a universal want, but while these makes are sold to a considerable extent, there is a

care needed in their behalf in order to have their polish preserved, which even the careful wearer does not always show. Thus it is that until very recently the public had to submit to the humiliation which only too often and too regularly attaches to the wear of a pair of boots, the surface of which reflected almost like a mirror on leaving home, but changed to a lime-stone grey or muddy due before the sun reached the meridian.

Fortunes have been lost because of the want of polish on a pair of shoes. Suicides have been indirectly traced to such needs; but the bootblack alone has made hay. The shoes he polishes in the early morning wend their way to him ere noon hour and again toward evening, not because of no vigor on his part, but because the blacking he uses has but a very limited reflection—a brilliant but brief career.

Messrs. John Sellers & Co., of 11 Clerkenwell Green, London, E.C., England,

are now manufacturing a cream blacking which all who have used are loud in praise of. It possesses, they say, all that was lacking in boot and shoe polish since the morning Noah got stuck in the mud on the top of Mount Ararat as he emerged from the ark. This polish, we are told, assists rather than injures the leather, and after its application holds true to its calling for days, the mere rubbing with a cloth bringing out almost instantly the full gloss which may have slightly faded after a full day's exposure. Such a polish is certainly a boon to humanity. Such a polish, we are told, is now being made exclusively by John Sellers & Co., at the above address.

Here is what the makers say about it:

Sellers' cream blacking entirely supersedes all kinds of paste and liquid blacking. This new preparation combines the essential properties of boot cream, and blacking, and may be used for every des-

## C. SMITH & SONS,

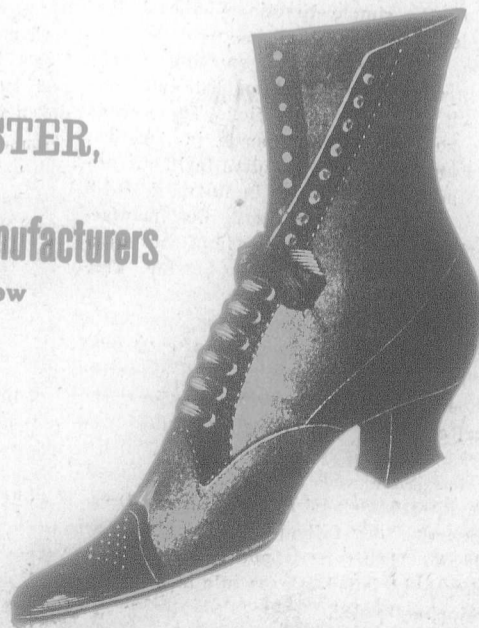
Forest Gate Shoe Works,

ANSTEY near LEICESTER,  
ENGLAND.

Wholesale

Boot and Shoe Manufacturers

For Canadians under the New  
Preferential Tariff.



cription of black leather boots and shoes—including box calf, glace kid, patent leather, etc., with great advantage.

It is entirely free from acid, and all other injurious properties—therefore does not perish the leather or destroy the stitches of the boots like ordinary blacking.

It dries quickly—produces a brilliant jet black—does not clog or crack in use—renders the leather soft and elastic—is not affected by rain or damp—does not rub off or soil the dress—and is more cleanly, convenient and economical than any other kind of blacking.

It saves an immense amount of time and labor, as boots and shoes dressed with this cream blacking retain their polish for several days, and only need occasional rubbing with a soft dry cloth to restore their original brightness and freshness.

By using this dressing ordinary calf leather boots become nearly as bright and smooth as patent leather in a short time.

It is invaluable to ladies and travellers, as it is cleanly and easily applied—in-



stantly produces a brilliant shine—and is available for all kinds of black leather.

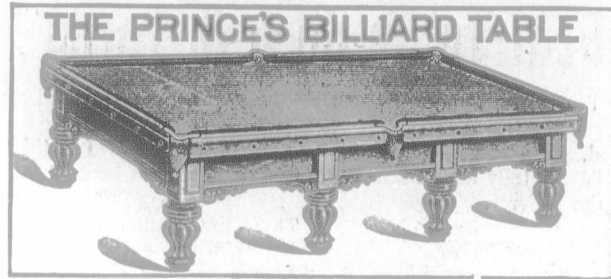
One trial will prove its value and importance. To obtain the best results follow the simple directions on each tin. In decorated air tight tins specially suitable for export. Good pushing agents wanted. Full export price list and samples if desired on application. These goods are superior to those made in America, and under the new Canadian tariff are admitted at a reduction in duty of 33 1/3 per cent. John Sellers & Co., manufacturing chemists, inventors and sole makers, 11 Clerkenwell Green, London, England. Write for price list.

The Boot and Shoe Trades Journal:—"Sellers' Dressings provide the trade with reliable articles. Buyers and exporters should see the latest introductions and write to Mr. Sellers for particulars and price lists."

The Shoe and Leather Record:—"We have tested Sellers' Boot Cream and Dressings and they fully justify the claims set up for them; it is not surprising that they have found a large sale in home and shipping trade."

## KENT & CO.,

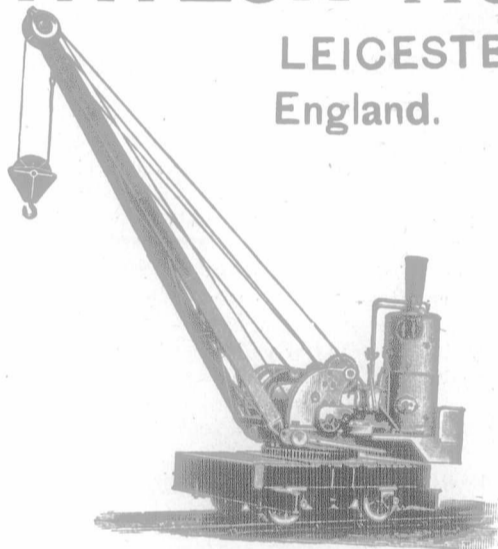
"BAIKER, LONDON."  
Telegrams:



City Billiard Works,  
Middlesex St., - LONDON, E.C., England.  
Manufacturers of every description of Billiard Tables and Accessories,  
for Canadians under the New Preferential Tariff.

## TAYLOR & HUBBARD

LEICESTER,  
England.



Manufacturers of the most improved . . . . .

### Cranes

for Canadians under the New Preferential Tariff, of 33 1/3 p.c. in their favour.

WIRES:

"LIFTING," LEICESTER.

Sellers' Perfect Polish (Cream) produces a brilliant surface not affected by damp. Tan Cream for brown leather boots and shoes. White dressing for glace kid, patent leather, etc., boots and shoes. Black polish for box calf and glace kid, etc., boots and shoes. No. 1, large flat bottles, with metal top cork, per gross 54s. No. 2, medium flat, with metal top cork, per gross, 33s. No. 3, smaller flat bottles, with metal screw tops, per gross, 27s. In 1 doz. boxes. Can also be had with wire and sponge attached to cork at 3d per dozen extra.

Sellers' Lily-White Cream, for cleaning and whitening buckskin, white kid and canvas boots and shoes, military belts, etc., No. 4, large flat bottles, with metal top corks, per gross, 48s; No. 5, medium flat bottles, with metal top corks, per gross, 27s. In 1 dozen boxes. Can also be had with wire and sponge attached to cork at 3d per doz. extra.

Sellers' Russian Cream (Paste) possesses and imparts the odor of Russian leather. Brown, white and black, in the following sizes:—6. Extra large glass jars, with metal screw caps, per gross 90s. 7. Large glass jars, with metal screw caps, per gross 54s. 8. Medium glass jars, with metal screw caps, per gross 48s. 8a. Small squat jars, with metal screw caps, per

gross 27s. 9. Large square jars, with metal screw caps, per gross 48s. 10. Small square jars, with metal screw caps, per gross, 24s. In 1 doz. boxes.

Sellers' Special Cream for box calf, glace kid, etc. Sellers' special cream meets all requirements, and is superior to any preparation yet introduced for these goods. 11. Large glass jars with metal screw caps, per gross 54s. 12. Medium jars with metal screw caps, per gross 48s. 13. Small jars with metal screw caps, per gross 24s. In 1 doz. boxes.

Sellers' Cream Blacking. A new preparation entirely superseding paste and liquid blackings. It combines the essential properties of boot cream and blacking, and may be used for box calf, glace kid, patent, and all kinds of black leather boots and shoes, giving a jet black water-proof polish with a minimum of time and labor. 16. In air tight tins, per gross, 96s. 17. In air tight tins, per gross, 54s. 17a. In air tight tins, per gross, 33s. In 1 doz. boxes.

Sellers' Radiant Gloss, for ladies' and children's boots and shoes. It dries quickly and does not soil the clothing. 18. In square bottles, with metal top cork and sponge, per gross in cartons, 54s. 19. In square bottles, with metal top cork and sponge, per gross in sawdust, 45s. In 1 doz. boxes.

Telegrams—  
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BRANCH

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TELEGRAMS:  
"Blacking,  
Leicester.

"PETTE

Hundreds in  
Constant Use.

SIMPLEST,  
SAFEST,  
MOST  
ECONOMICAL  
OIL ENGINE  
IN THE  
MARKET.

Write for Price  
List and  
Testimonials.

JAMES

N

140 Victoria

Telegrams—  
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Telephone  
No. 4165 Av.

# DICK'S "Imperial" Anti-Fouling Composition.

As Used by ADMIRALTY and LEADING COMPANIES.

**"ELASTIKUM"** FOR ALL WEATHER WORK, INSIDE AND OUT.  
VERY DURABLE AND LASTING.

**"JAPLAK"** QUICK-DRYING PAINT FOR HOLDS.  
GUARANTEED TO PREVENT PITTING OR OXIDISING.

## Dick's Marine Engine & Cylinder Oils,

AS USED BY WHITE STAR, CASTLE, ORIENT, BRITISH INDIA, AND OTHER LEADING LINES.

Sole Proprietors and Manufacturers—

**W. B. DICK & CO., LTD., 33-35 EASTCHEAP, LONDON, E.C., ENG.**

LAVENDER WHARF, ROTHERHITHE.

BRANCHES: LIVERPOOL, GLASGOW, CARDIFF, NEWCASTLE AND HAMBURG.

WE ARE STILL LEADING THE WAY WITH

## BRITISH SHOE FINISHES

Royal-Oak Stain for Sole Finishing.  
British-Oak Russet for Sole Finishing.  
Rapid Brown for Heels and Edges.  
New Process Black for Heels and Bottoms.  
Edge Inks, Fake, Heel Balls, Waxes, &c.

We Excel in these Lines.

Write Direct or through your shipper to

### International Shoe Findings, Ltd.,

MANUFACTURERS OF Stain, Ink, Waxes, &c.,

Gray Street Mills, LEICESTER, Eng

Special prices to Canadians under the New Tariff.  
Buying Agents Wanted.

Sellers' Kid Reviver—for dull kid, 20.  
In large glass jars with metal screw caps,  
per gross, 48s. 21. In medium jars with  
metal screw caps, per gross, 48s. In 1  
doz. boxes. 1d tins, 9s per gross, in 3  
doz. boxes.

#### HOW TO HOLD A POSITION.

How to hold a position? Do just as little work as you possibly can; take no interest in the business; curse the injustice of your employer when you see younger men advanced over your head. By following these rules you may hold a position for life, and at the end of five or ten years, the salary paid you and the responsibility placed upon you will not be any greater than when you started.

But by holding a position we mean something broader and better than this, says H. J. Hopgood, the well-known authority on the employment problem. We mean constantly increasing your employer's satisfaction by steadily developing higher ability and surely advancing to larger salary and greater responsibility.

What I am talking about is then really success in business and this, like success of any kind is "untaught and unteachable." There are, however, certain valuable hints to be gained by studying the careers of men who have succeeded. Although the paths by which these men have won success are widely different, there are certain features which stand out prominently in all of them. These I believe to be the essentials for business success—promptness, courtesy, loyalty, hard work.

Promptness is the key note in this age of hustle. Opportunity waits for nobody, and the man who is always a little behind time is playing a losing game. "Always there with the goods," is one of the highest tributes that can be paid to a modern business man. "Having the goods" is the first consideration, but this will avail little if you are not always there with them when wanted.

In this connection I heard a good story

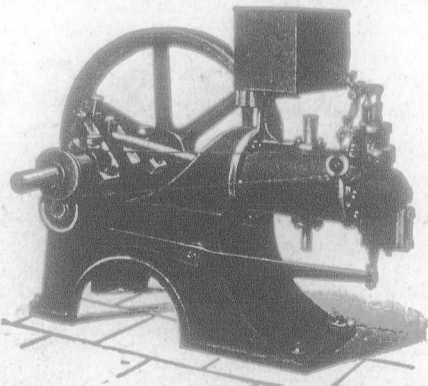
THE

## "PETTER" Patent Petroleum Engine

Hundreds in  
Constant Use.

**SIMPLEST,  
SAFEST,  
MOST  
ECONOMICAL  
OIL ENGINE  
IN THE  
MARKET.**

Write for Price  
List and  
Testimonials.



Automatic  
Lampless  
Tube  
Ignition.  
Made in  
many  
valuable  
Combinations  
with Pumps,  
Dynamos,  
&c.

**JAMES B. PETTER & SONS, Ltd.,**

Nautilus Works, YEOVIL, Eng.

140 Victoria Street, Bristol, & 73a Queen Victoria Street,  
LONDON, E.C., Eng.

# W. & J. Pegg,



**HOSIERY  
MANUFACTURERS**

ST. NICHOLAS  
SQUARE . . .

Leicester,  
England.



Plain and Ribbed Seamless Hose and Half Hose, Children's Socks and  $\frac{3}{4}$  Hose, and Boys' Knicker Ribbed Hose.

Sole makers of His Majesty, The City Mafeking, Excelsior Piccadilly British Workman, Union Fearnought, and other Carded Porpoise Laces.



**SHAW BROTHERS,**

Leather Lace Manufacturers,  
Stone Bridge Street Works, - Leicester, England.

of Philip D. Armour and a young man who had just begun work for him. When on the first morning the young man reached the office at 9 o'clock, he found his employer already there at work. The next morning at 8.30, and the following morning at 8 o'clock it was the same. At last, determined for once to be there first, the new clerk was on hand at 7 o'clock. When he walked into the office, Mr. Armour looked up from his desk and grimly inquired: "Young man, where do you spend your forenoon?"

Business hours are not usually so long as Mr. Armour made them, but whatever they are they should be rigidly observed. Five or ten minutes in the morning, trivial as it may be itself, is a pretty sure indication of the degree of promptness you will show in more important matters.

"I know of no investment more certain to pay large dividends than courtesy," said a successful business man the other day, and he spoke the truth. In the

Telegrams: "CARRIED," Leicester.

Established 1879.

# WALTON CARR, Junr.,

WHOLESALE

**Boot & Shoe**

**MANUFACTURER**



Asfordby Street Works, North Evington,  
Leicester, England.

Contractors to the Indian Government, London County Council, H.M. War Office, Corporation of City of London, &c., &c.

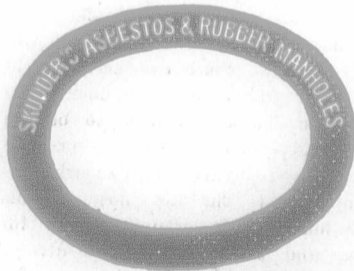
Telephone No. 899, Hop.

Telegraphic Address: "SKUDDER, London."

Established 1856.

# GEORGE SKUDDER & CO.

Gold Medal, Sheffield, 1892.



**GLAND PACKINGS.**

For all kinds of Marine and Land Engines, Steam Hammers, Blowing, Winding, and Hydraulic Engines.

**WOVEN PACKINGS.**

Are extensively used in Railway Locomotive Pistons and Valves, also by Coal, Iron and Steamship Companies, &c.



## ASBESTOS MANUFACTURERS.

Patent Improved Non-Conducting Compound, for covering Boilers, Steam Pipes, and all super-heated surfaces. For the Prevention of Freezing in Cold Water Pipes our Compound has no equal.

98 Tooley Street,

LONDON, S.E., Eng.

And at SOUTH BERMONDSEY.

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# The Best Value

## Men's Fine Footwear

—IS ONLY TO BE SEEN AT—

# John Marlow & Sons,

LIMITED.

**THERE'S MONEY !!**

**Special Points.**—"QUALITY" the first consideration. Unequalled for Hard Wear

Latest Styles. Superior Finish. Correct Details.

To be got out of our Splendid Range of New Samples.

**Expert Boot Buyers Recognise these Distinctive Lines**

As the greatest VALUE ever offered.

## Phoenix Shoe Works, - Northampton, England.

nerve racking, endless rush of affairs there is nothing which leaves a stronger impression than a pleasant word or a kind act, especially if it be something most men overlook. Business courtesy is largely a matter of habit and is one of the habits we can afford to cultivate.

In the army and navy loyalty is an essential for success, and it is no less so in the business world. Enthusiasm and loyalty go hand in hand; a man cannot succeed unless he has an employer to whom he is loyal. "There are many brighter men than he in the service, but he stuck to them through thick and thin and they appreciated it." The frequency with which men tell me this as a reason for success is significant. It shows that the man of the hour is the faithful man, the man who makes his employers' interests his own and whose loyalty never wavers.

Associated more or less with all these requisites and overshadowing them all is hard work. "For this," said President

James J. Hill, of the Great Northern Railway Company, "there is no substitute." You may be lacking in ability, in personality, or some other way, and still succeed; but if you have not the capacity for hard work you are doomed to failure.

Study the lives of great men and you will see in ninety-nine cases out of a hundred, their achievements are due to the possession of this capacity. William E. Corey, the new president of the United States Steel Corporation, attributes his first success to "not being afraid to do \$2 worth of work for \$1." When a laborer he wheeled so much more iron than the other workmen that he was soon made foreman over them. The words "hard work" come nearer to holding the key to success than volumes of advice.

There is one thing which may cause failure even after you have done your best along the lines suggested by the experience of others. This is staying in a position which you have outgrown and which offers

no chance for advancement. Hundreds of men are making this mistake by becoming fossilized and letting their ability and experience go to waste when they might be earning large salaries. Certainly there is no excuse for this since the rise of the organizations of employment experts which make a business of marketing ability. While giving your employer the best of promptness, courtesy, loyalty and hard work, you should in justice to yourself keep constantly on the lookout for better opportunities.

### PIGMENTS FOR PAINTING METAL.

A writer on the best preservatives for coating metal, says in the Decorator:—The various mineral and metallic paints are almost all natural or artificial iron oxides. While these are cheap and useful in painting rough wooden structures,

# SIMON COLLIER, Limited,

## Northampton, England.

—MANUFACTURERS OF—

### High Class Ladies' and Gentlemen's Fine Boots and Shoes,

For the Canadian market, under the New Preferential Tariff.

Cuts will be inserted as soon as received.

**MONTREAL WHOLESALE PRICES CURRENT**  
THURSDAY, SEPTEMBER 3, 1903.

Name of Article.	Wholesale
	\$ c. s. c.
<b>Drugs &amp; Chemicals</b>	
Acid Carbolic Cryst medl.....	2 25 0 20
Alum, Cryst.....	0 18 0 18
Borax, xils.....	1 40 1 75
Brom. Potass.....	0 04 0 08
Camphor, Ref Rings.....	0 00 0 70
" Ref on. ck.....	0 75 0 80
Citric Acid.....	0 36 0 40
Citrate Magnesia lb.....	0 25 0 45
Cocaine Hyd. (cs).....	5 00 5 50
Copperas, per 100 lbs.....	1 70 0 80
Creom Tartar.....	0 40 0 38
Epsom Salts.....	1 45 1 75
Glycerine.....	1 17 0 30
Gum Arabic per lb.....	1 15 0 40
" Trag.....	1 20 1 00
Insect Powder lb.....	0 45 0 40
do per keg, lb.....	0 24 0 30
Menthol, lb.....	8 00 9 00
Morpain.....	1 45 1 55
Oil Peppermint lb.....	4 00 4 50
Oil Lemon.....	1 00 1 10
Opium.....	8 75 4 25
Oxalic Acid.....	1 08 0 10
Phosphoric.....	1 30 0 75
Potash Bichromate.....	1 08 0 10
Potash Iodid.....	4 50 0 34
Quinine.....	1 25 0 34
Strychnine.....	1 85 1 80
Tartaric Acid.....	32 0 38
<b>Licorice.</b>	
Stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes.....	4 50 0 00
Acme Licorice Pellets, cans.....	4 50 0 00
Licorice Lozenges, 1 5 lb. cans.....	1 50 0 00
<b>Heavy Chemicals.</b>	
Bleaching Powder.....	1 75 2 50
Blue Vitriol.....	0 00 7 00
Chinastone.....	4 00 1 00
Caustic Soda.....	2 00 3 00
".....	0 63 0 00
Soda Ash.....	1 80 2 50
Soda Bicarb.....	1 75 2 25
Sul. Soda.....	0 75 0 85
" Concentrate.....	1 80 2 00
<b>Dyestuffs.</b>	
Archil, con.....	0 07 " 81
Orchil.....	0 05 0 05
Ex. Logwood.....	0 05 0 05

they are sometimes really quite dangerous for application to iron work, because instead of preventing oxidation they are apt to further it. Rust is hydrated iron oxide, and seems to possess the peculiar faculty of spreading from a centre, in some way acting on adjacent iron to form additional rust; moreover, the artificial metallic paints are frequently made from copperas and iron pyrites, and are apt to contain sulphuric acid, which is another source of danger to an iron surface.

Coal tar is much used as a paint for the roughest class of work, both wood and iron, in the latter case, especially for cast-iron pipes, smokestacks, and work to be buried underground. It has the nature both of resin and oil. Muelder, in a series of experiments, found that it continually decreases in weight losing from two to five per cent in eighty-seven days. It has also the disadvantage of becoming exceedingly brittle by the action of cold, and softening at 115 degrees F. Asphalt permits of somewhat wider range of temperature, but otherwise exhibits the same peculiarities. These substances, while they last, are probably the most valuable of paints, especially under water; but they are unfortunate in their tendency to crawl on the surface to which they are applied, finally leaving the upper portions almost or quite bare. This is the case even under-ground.

In house painting the most important thing to consider is the permanency and durability of the paint itself. In construc-

**MONTREAL WHOLESALE PRICES CURRENT**  
THURSDAY, SEPTEMBER 3, 1903.

Name of Article.	Wholesale
	\$ c. s. c.
<b>Chip Logwood.....</b>	
Indigo (Bengal).....	1 75 2 50
Indigo Madras.....	0 70 1 00
Vanilla.....	0 07 0 07 1/2
Madder.....	0 09 0 12
Hamam.....	50 00 55 00
Tin Crystal.....	0 44 0 50
<b>Fish.</b>	
Bloaters, per box.....	1 00 1 25
Labrador Herrings.....	4 75 5 00
do do Half bris.....	2 75 3 00
Macaroni No. 2, bris.....	0 09 12 50
" " 1/2 barrel.....	0 09 0 50
Green Cod, No. 1.....	4 20 5 00
Green " large.....	5 00 5 25
No. 2.....	4 00 4 00
Large dry Gamps per quint.....	5 00 5 25
Salmon, bris Lab. No. 1.....	0 10 11 00
Salmon, (half bris).....	0 00 0 00
" Brit. Col bris.....	0 00 0 00
Sonless Fish.....	0 04 0 00
" Cod.....	0 04 0 00
Skinkan Cod, cans.....	4 75 5 00
Loch Fyne Herrings, keg.....	1 20 1 25
<b>Flour.</b>	
Ogilvie's Hungarian.....	0 00 4 50
Ogilvie's Glenora Patent.....	0 00 4 50
Manitoba patents.....	0 05 4 50
Strong Bakers.....	0 05 4 50
Winter Wheat patents.....	4 50 4 50
Straight Roller.....	0 00 4 75
do bags.....	1 70 1 50
Nuperane.....	3 50 3 50
Rolls Oats.....	1 25 1 40
Corn meal, bag.....	0 00 10 00
Bean bulk.....	0 00 10 00
Shorts.....	0 00 10 00
Mealie.....	28 00 24 00
<b>Farm Products.</b>	
Current: Choicest Or.....	0 10 1 10 1/2
Under Grades Or.....	0 00 0 00
Township Dairy.....	0 17 0 15
Select Dairy.....	0 15 0 15 1/2
Good to choice.....	3 15 0 15
Fresh Halls.....	0 00 0 00

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No 2.....  
Sundries—  
Potatoes, per  
Honey, White  
" Extra  
Beeswax.....  
Candles: prima  
do. Best has  
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Sugar: First  
Six Cansular  
Bags (100 lbs)  
Six Cansular  
Powdered, in l  
" box  
Paris Lump, l  
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Branded Yellow  
Molasses (Barb  
do bris.  
Evaporated A  
Butter:  
Sultana.....  
Loose Musc. B  
Layers, London  
Och. Olinster  
Extra Dessert  
Royal Baking  
Valencia.....  
" Sultana  
" Layers  
Currants, French  
Fillar.....  
Fishes.....  
Yonkers.....  
Fronts, Cal.....  
do French  
Figs in bags.....  
" new layers  
Stee, C. C.....  
" standard B  
" Patna.....  
" Burmah.....  
" Crystal Jai  
" Carolina  
Pot Harley, bag  
Pearl " per l  
Tapioca, Pearl  
" Flak  
Corn, 5 lb. tins  
Peas, 5 lb tins.  
Salmon, 4 doz. ca  
Tomatoes, 1/2 p  
Spring Beans.....





# HAM, BAKER & CO.

LIMITED.

Manufacturers  
of.....

WESTMINSTER. ENG.

## Fittings for Waterworks & Sewerage

Penstocks & Valves  
For Bacteria Beds.

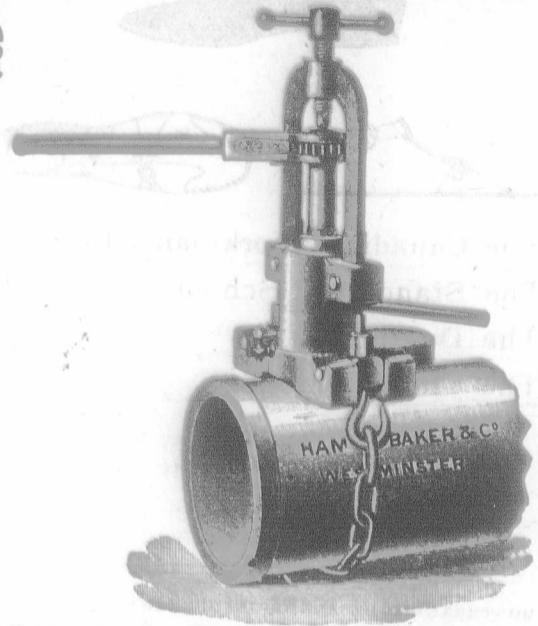
ALSO....

## FIRE HYDRANTS

And Fire Appliances  
for Public Buildings.

## Sewer Ventilating Shafts

As Supplied in London  
and Districts.



HAM, BAKER & CO., Apparatus for Drilling and Tapping Water Mains under Pressure & Making Connection without Turning Off Water.

Price F. O. B. London or Liverpool, - £10-10-0.

**MONTREAL WHOLESALE PRICES CURRENT**  
THURSDAY, SEPTEMBER 3, 1903.

Name of Article.	Wholesale.
<b>Hardware.—Gen.</b>	
Coil Chain—No. 4	3 55 4 00
9-16	3 75 3 85
5	3 65 3 70
3 & 1 1/2 in.	3 75 3 80
3 3/4 & 1 1/2 in.	3 80 3 85
<b>Galvanized Staples—</b>	
100 lb. box, 1 1/4 to 1 1/2	3 00 3 00
Bright, 1 1/4 to 1 1/2	2 80 3 00
<b>Galvanized Iron:</b>	
Queen's Head, } or equal, } gauge 28	4 40 4 55
Common do } gauge 28	4 10 4 25
<b>Iron Horse Shoes:</b>	
No. 2 and larger	0 00 4 65
No. 1 and smaller	0 00 3 90
<b>Hot Iron, per 100 lbs.</b>	
Car lots	0 00 3 30
Norway, base	0 00 4 00
Am. Sh. St. 1/2, 6 ft. x 3/4 in.	0 00 3 80
" " " 20	0 00 3 80
" " " 22	0 00 3 80
" " " 24	0 00 3 80
" " " 26	0 00 3 80
" " " 28	0 00 3 80
" " " 30	0 00 3 80
Boiler plates, iron, 1/2 in.	0 00 2 12
" " " 3/16 in.	0 00 2 10
Hoop iron, base for 3 in. and larger	0 00 2 00
Band Canadian, 1 to 6 in. 30c; over base of ordinary iron, smaller size extra.	
<b>Canada Plates:</b>	
Full Polish	3 75
Ord. 28 sheets	2 05
" 30 do	2 70
" 75 do	2 75
<b>Black Iron pipe, 1/2 in.</b>	
3/4 in.	2 45
1 in.	2 65
1 1/4 in.	2 80
1 1/2 in.	2 90
1 3/4 in.	3 00
2 in.	3 20
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172 1/2 in.	

# The General Incandescent Co., Ltd.

Works & Warehouses: ILFORD.

92a Aldersgate Street, LONDON, E.C., Eng.

(SOLD UNDER LICENSE FROM THE WELSBACH COMPANY.)

## PRICE LIST.

1. G.I.C. Best Quality High Candle Power Mantle - - - 4/8 doz.
2. G.I.C. Silk Mantle - - - - - 5/- "
3. G.I.C. Special Double Woven Mantle, Double Strength, very popular, specially recommended - - - 6/- "
4. G.I.C. Extra Long High-Pressure Mantle, suitable for all High-Pressure Burners - - - 7/6 "
5. G.I.C. Gem Mantle - - - - - 4/8 "
6. G.I.C. Mantle for No. 4 Kern Burner - - - 6/- "

Mantles Made to Customers Specifications at Lowest Prices.

Support British Capital and Industry. Without fear of contradiction we can HONESTLY state that our G.I.C. Mantles are the best on the market, which statement is borne out by Gas Companies, Street Lighting Authorities, Corporations, and leading Traders. NOTE.—Every Genuine G.I.C. Mantle bears the Company's Trade Mark G.I.C. plainly stamped on the Mantle, and customers are requested to see that the Mantle contained in each box is so stamped.

Special prices to Canadians under the New Tariff, 58½ p.c., in favour of Canadians.

### MONTREAL WHOLESALE PRICES CURRENT. THURSDAY, SEPTEMBER 3, 1908.

Name of Article.	Wholesale.
<b>Wire Nails.</b>	
Base Price carload	3 40
Less than	3 45
2d extra	1 00
2d f	1 00
3d	0 85
4d and 5d	0 80
6d and 7d	0 75
8d and 9d	0 70
10d and 12d	0 65
14d and 16d	0 60
18d and 20d	0 55
24d to 30d	Base
<b>Building Paper.</b>	
Dry Shooting (roll)	0 40 0 00
Tarred "	0 50 0 00
<b>Hides.</b>	
Montreal Green Hides	
No. 1	0 68 1/2 0 00
No. 2	0 07 1/2 0 00
No. 3	0 06 1/2 0 00
Fanners pay \$1 extra for sorted cured & inspected Sheepskins.	0 00 0 00
Clips	0 00 0 00
Spring Lambskins each	0 50 0 65
Calfekins, No. 1	0 50 0 11
No. 2	0 00 0 19
Horse hides	1 50 8 00
<b>Leather.</b>	
No. 1 B. A. Sole	0 87 0 88
No. 2 B. A. Sole	0 85 0 86
No. 3 B. A. Spanish Sole	0 84 0 85
Slaughter, No. 1	0 83 0 84
light medium & heavy.	0 82 0 83
No. 2	0 81 0 82
Harness	0 80 0 81
Upper, heavy	0 79 0 80
Upper, light	0 78 0 79
Grained Upper	0 77 0 78
Scotch Grain	0 76 0 77
Kip Skins, French	0 75 0 76
English	0 74 0 75
Canada Kip	0 73 0 74
Hemlock Oak	0 72 0 73
Light	0 71 0 72
French Oak	0 70 0 71
Splits, light and medium	0 69 0 70
heavy	0 68 0 69
small	0 67 0 68
Leather Board, Canada	0 66 0 67
Enameled Cow, per ft.	0 65 0 66
Pebbles Grain	0 64 0 65
Glove Grain	0 63 0 64
B. Oak	0 62 0 63
Brush (Cow) Kid	0 61 0 62
Buff	0 60 0 61
Russetta, light	0 59 0 60
heavy	0 58 0 59
No. 2	0 57 0 58
Saddlers' Box	7 50 0 00
Int. French Oak	0 56 0 57
English Oak 1b	0 55 0 56
Dongola, extra	0 54 0 55
No. 1	0 53 0 54
ordinary	0 52 0 53
Colored Pebbles	0 51 0 52
Oak	0 50 0 51

each had been consigned to local firms who found it difficult to dispose of it," etc. The facts are that this turpentine has not been made yet in 200 barrel lots, nor has there ever been even one 200 barrel lot shipped to New York or any other market. He says that painters say it hurts the eyes on account of the acid it contains, so that it cannot be used successfully. Painters in the south who have used it for six months state that this is not true; that any turpentine in a close room which must be kept so as to keep finish from drying too fast affects the eyes some by making them red, but that this class of goods is no worse than sun made turpentine. He says that promoters and land boomers are working up this matter. There are eight plants now working and four more building and in every one of these there has not been a promoter. Turpentine men as a rule are the owners of these plants. Land boomers are not to be considered, as a ten cord plant will not employ more than eight people.

He says that \$1,750,000 has been invested in these plants. I state the full facts when I say that there has not been \$175,000—one-tenth of the Drug Reporter's figures—put into this business as yet. The amount put in plants is not speculative. It is put in as an investment, as those who have personally investigated any plant in operation will admit without a doubt.

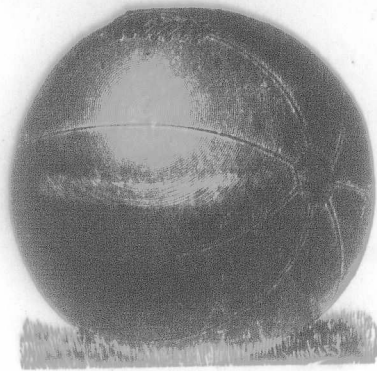
That the goods will sell, and readily, every one knows who has had any connection with any plant. We have not started here as yet, but inquiries for prices come from all over this country and Europe to me.

Biscoe, North Carolina, has the oldest plant in operation under the latest methods of producing turpentine. There is a plant at Aberdeen, also. One of these plants sells its turpentine and has sold all of it since starting to a furniture factory and no employe has ever complained of his eyes being injured.

### MONTREAL WHOLESALE PRICE CURRENT THURSDAY, SEPTEMBER 3, 1908.

Name of Article.	Wholesale.
<b>Oils.</b>	
Cod Oil	0 37 1/2 0 38
S. S. Fish Meal	0 50 0 55
Stray Seal	0 45 0 47 1/2
Old Liver Oil, Nhd. Norw	5 70
" " Process	0 00 0 00
" " Norwegian	5 00 7 00
Castor Oil	0 00 0 00
Castor Oil bris.	0 07 0 08
Lard Oil, Extra	0 90 1 00
" "	0 75 0 85
Liquid, raw, hot	0 70 0 81
" " boiled, hot	0 82 0 84
Olive, pure	1 05 1 15
Extra, 1b, per case	0 70 0 70
Turpentine, hot	0 75 0 75
Petroleum	0 85 0 90
Bonoline	0 85 0 90
<b>Glass.</b>	
Quilted inches, 30 to 35	3 00 3 10
do 35 to 40	2 10 2 20
do 41 to 45	4 50 4 70
do 51 to 55	1 75 1 95
<b>Paints, &amp;c.</b>	
Lead pure 50 to 100 lb. lbs.	5 00 5 25
do No. 1	4 00 4 25
do No. 2	4 50 4 70
do No. 3	3 75 4 00
do No. 4	3 50 3 75
White Lead dry	7 50 8 00
Red Lead	5 00 5 50
Venetian Red 50 lb	1 75 2 00
Yel. Ochre, French	1 50 1 75
Whiting, ordinary	0 45 0 50
do Gliders	0 00 0 75
do Paris	0 00 1 00
English Cement, oak	3 00 3 15
Belgian do	1 00 1 10
German do	3 10 3 20
American do	1 00 1 10
Fire Bricks per 1000	10 00 10 00
Fire Clay, 300 lb. pags	0 75 1 00
Goals	3 75 4 00
<b>Glue.</b>	
Domestic Broken Sheet	0 00 0 00
French Cask	0 00 0 00
do Bril	0 00 0 10
American White, 50 lb.	0 10 0 20
Coppers' Glue	0 20 0 25
Frankwick Green	0 10 0 15
French Imperial Green	0 10 0 15
Wol. Farnit's Varn. 2 lb. pags	0 25 0 30
do do	0 75 1 00
Brown Japan	0 50 0 75
Black Japan	0 50 0 75
Orange Shellac, No. 1	0 50 0 55
do do Pure	3 25 3 75
White do	3 75 4 00
Petty Bulk 100 lb. brl	0 00 0 00
Paragon in drum 1 lb pags	0 15 0 15
Kalsomine, 5 lb pags	0 00 0 00
<b>Wool.</b>	
Canadian Washed	0 00 0 00
North Wool	0 10 0 10
Unwashed	0 05 0 10
S. A. Scoured	0 20 0 25
Wata, greasy	0 00 0 00
Cape, greasy	0 10 0 10
Australian greasy	0 00 0 00

**POCOCK BROS.,** 235 Southwark Bridge Road, LONDON, S. E., Eng.



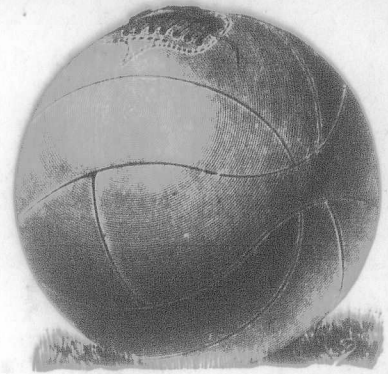
Pattern No. 50.—Priced complete.

Qual.	1.	2.	3.	4.	5.	Each.
C...	1/5	1/10 1/4	2/1 1/4	2/11 1/4	3/3	"
S.H.S	1/6	1/11 1/4	2/6	2/9 1/2	3/7	"
S....					4/7	"



Pattern No. 51.—Priced complete.

Qual.	1.	2.	3.	4.	5.	Each.
C...	1/7 1/2	2/0 1/4	2/7	2/2	2/3	"
S.F.				3/4	4/	"
S....				3/8	2/8 1/2	"
S....				2/8 1/2	2/10	"



Pattern No. 55.—Priced complete.

Quality	4.	5.	Each.
S.....	2/8 1/2	2/3	"
S.....		2/6	"

The Leading **ACTUAL MANUFACTURERS** in England. We Brand **FREE** Customers Name on any Ball.

"S" quality Balls are cut from the very finest Hides it is possible to produce. Shapes of all qualities guaranteed. **WRITE FOR PRICE LISTS.**

Why a standard paper should publish "it is reported," etc., to work an injury to an article of merchandise is surprising to me. Turpentine is in the pine tree; you can get it out in two ways—one by the sun, the other by distillation with steam. From the same tree—common sense would say either was turpentine.

That is all there is in the question. It is unfair and unjust to try to do an injury to a business of any one with it is reported, it is intimated, etc., as the paper has seen fit to do. Its article is wholly based on "reports," "intimations," etc.

Let the paper quoted get the real facts from plants and chemists who analyze the products, and then let every "tub stand on its own bottom."

**EFFECT OF CHEMISTRY ON THE LEATHER TRADE.**

The total number of shoe manufacturing concerns has been decreasing at the rate of about 50 a year, for the past fifteen years, says Hide and Leather.

Previous to the closing quarter of the past century chemistry had made little headway in the leather industry. Previous to this time leather was produced most largely by vegetable tannins and by methods which had prevailed for centuries, with little or no progression in connection with the foundation principles. The tanner of the past was rather a hardheaded tradesman. He was hardly more than that. He could scarcely be called an artisan.

Within the past twenty-five years a greater change has taken place in the

**FACTORIES:**  
Leicester, Desborough.  
**WAREHOUSES:**  
London, Leicester, Manchester, Cardiff.

Established, 42 Years.

Patentees of the celebrated brands.  
The "PIONEER"  
The "STONEWALL"  
The "SNOWDROP"  
The "HACKETT."

**W. & E. Turner, Limited,**



Wholesale and Export

**Boot & Shoe Manufacturers**

HEAD OFFICE:

**CHURCHGATE.**

**LEICESTER, ENGLAND**



Over 130 Branches throughout the United Kingdom.

Agents and Travellers in South Africa, Australia, New Zealand, India, &c.

BE  
Boot  
Waverley

The otherOut w received.

production of  
any one century  
To-day we  
where the great  
ers used in shoe  
the chemical or  
Leather made  
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Speed: 800 to

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Only Addr  
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# BRADSHAW & PAYNE,

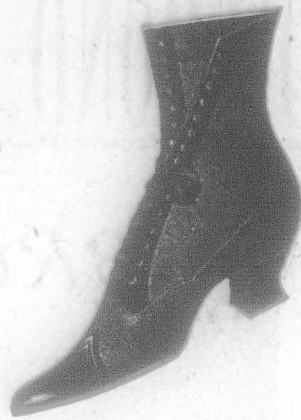
Boot and Shoe Manufacturers,

MAKERS OF THE

Waverley Brand of Boots and Shoes in all Varieties,

181, Humberstone Road,

Leicester, England.



The other Out will be inserted when received.

Special prices under the New Tariff.

production of leather than in probably any one century preceding that date.

To-day we have reached that point where the great bulk of the upper leathers used in shoe making are produced by the chemical or so-called chrome process. Leather made by chemical processes cannot be produced haphazardly as could the old time tannages, but must to-day have attention and the chemist and the student of technology could study his lessons in a trade school and become better fitted for his work there than in any other place, and be better fitted to look after the work that is to-day accomplished in the leather manufactories.

#### REVIVAL OF LEAD MINING.

The silver-lead producing camps of the Slooan and Kootenay countries are bearing

## The Portland

The Best and Most Popular Brand of

Ladies' Fine

Foot Wear.

In Goodyear Welts, Turns and Blake Sewn.

T. Roberts & Sons, Portland Works,  
LEICESTER, ENG.

These Shoes are Manufactured for Canadians at 33 1/2 p.c. under the new Preferential Tariff.

New Outlets will be inserted next week.

LADIES' FINE SHOES Latest Styles,  
Correct Models,  
For Ease, Elegance and Wear.

### The Best MONEY MAKER for a Job Printer, is the IMPROVED "MODEL" SELF-INKING PRINTING PRESS.

Made in seven sizes—4 for hand use and 3 for Treadle. This cut shows our smallest size Treadle Machine.

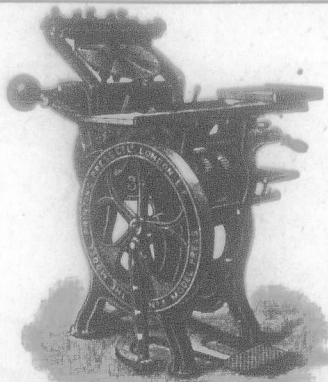
#### HAND PRESSES.

Inside of Chase.

- No. 1—8 1/2" x 6 1/2"
- " 2—5" x 7 1/2"
- " 3—6" x 9"
- " 4—7" x 10"

Speed: 800 to 1000 copies per hour.

COMPLETE PRINTING OUTFITS.



#### TREADLE MACHINES.

Inside of Chase.

- No. 5—6" x 9"
- " 5—7" x 11"
- " 6—9" x 18"

Speed: 1200 to 1500 copies per hour.

Type & Printing Materials of all kinds.

Illustrated Catalogue, 140 pp. 4d. post free

### THE MODEL PRINTING PRESS COMPANY, LIMITED,

Original Introducers into Great Britain. Patentees and Manufacturers of the IMPROVED MODEL PRESSES.

Only Address—63 Farringdon Street,

LONDON, E.C., England.

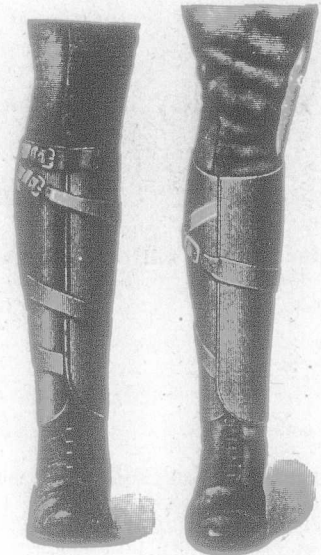
NOTE—Buyers of these Presses in Canada have 25% p.c. in their favour, by acting in England, under the new tariff, from this firm.

# DIAMOND MAKE LEGGINGS.



**BROWN & SONS,  
LIMITED.**

**MANUFACTURERS,  
WELLINGBOROUGH, England, and 3 Long Lane,  
LONDON, E.C., England.**



**Specially made for Canadian Market 33½ p.c., In  
favour of Canada.**

ing witness of the encouragement which has been lent the silver-lead interests through the recent grant of a bonus of \$15 per ton for lead produced in British Columbia. Work is being resumed on the St. Eugene, the largest silver-lead property in the province, and on a score of other properties which have been shut down or worked in a desultory fashion for months past. Careful estimates show that there are to-day not less than 1,250 tons of silver-lead concentrates lying along the line of the Kalso & Slocan railroad, which will be shipped to market as soon as the date on which the bonus is

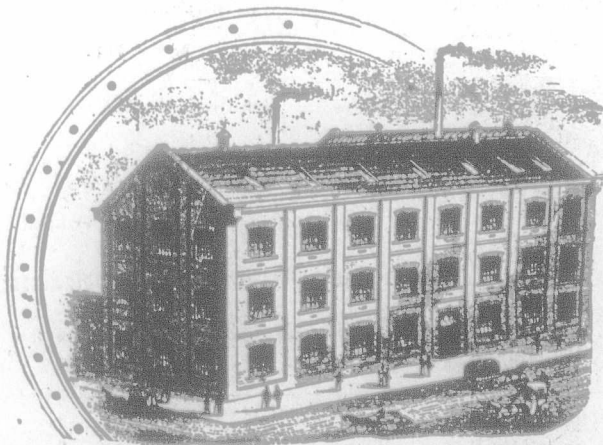
effective is announced. Miners are at work on many properties, getting them in condition for producing; mills and mining plants are being overhauled, and the prospects for a brighter summer and winter are decidedly better than existed only a few weeks past. Another lead furnace is to be blown in at the Trail smelter shortly, to become the second in operation.

From Vancouver comes a story of an effort being made by an English engineer to establish a lead refining and corroding plant at that point. It is proposed to erect a small plant as a foundation, which

will purchase matter from the Trail or Hall mines smelter, to be refined by the electrolytic process and corrode it by the Gardner process, which was covered by patents which expired last year. It is also proposed to erect a sheet and pipe plant, which is to market its products in the Orient, in competition with the San Francisco plants, now catering to that trade.

Silver-lead producers held a meeting recently in Sandow, B.C., at which the committee which was selected to represent the industry at Ottawa reported the results of its work. A permanent organization was effected, and a proposition to

**Walker Bros., MILL ROAD,  
Wellingborough, - - England.**



**High-Class  
BOOTS  
and  
SHOES,**

**Made expressly for the Canadian Market, 33½ per cent. under the New Preferential Tariff.  
F. O. B. London or Liverpool.**

"The Ashle  
Registered

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Made of Specia  
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Easily Erected.

H. D. M

CA. Soap

"The Ashleigh"  
Registered.

PARTNERS { Wm. EVANS.  
Wm. EVANS, JUNR.

# WILLIAM EVANS,

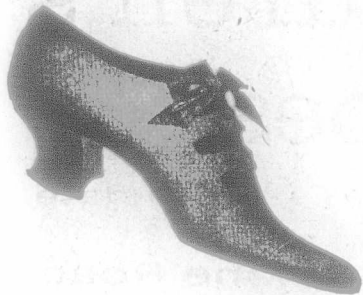
Wholesale  
High  
Class

...Boot and Shoe Manufacturer...

ASHLEIGH SHOE WORKS,  
Brunswick Street.

LEICESTER, - England.

Special prices to Canadians under the New  
Preferential Tariff.



pool the output of their respective properties for sales purposes was adopted. By this action the disposal of the product of the mines controlled by the organization's members will be placed upon a uniform and strong basis, enabling the producers to dispose of their ores, either in Canada or the United States, to the highest bidder. By being able to supply needs of the smelters for particular grades of ores, it is believed that much good will result.

CURIOUS FOOD ADULTERATIONS.

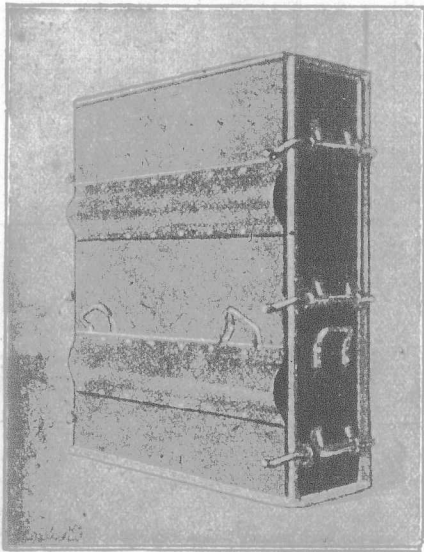
An article on the adulteration of food products is going the rounds of the German press. It is stated, for instance, that an ordinary liver patty is made into fine "Strassburger" pate de foie gras (a goose-liver patty) by means of borax or salicylic acid and of finely chopped and cleverly distributed pieces of black silk, representing truffles.

Cosmos, a German paper, guarantees the fact that under the label of canned lobsters the soft parts of the cuttlefish and crabs are sold.

In Paris snails are of late very popular, and the adulterators mix them with lungs of cattle and horses. Even entirely artificial snails are manufactured. The shells, recoated with fat and slime, are filled with lung and then sold as 'Burgundy' snails.

## SOAP FRAMES

PATENTS—No. 5107/98; No. 10862/99.



Made of Special cold flattened, close-annealed Steel Plates, fitted with clamping bars. Weight complete, 5 cwt.

Easily Erected. Self-Gaulking. Guaranteed not to Warp.  
Wheels and Axles fitted if required.

H. D. MORGAN, Patentee and Sole Maker  
Jamaica Street, LIVERPOOL, Eng.

Soap Trade Supplied under the new Tariff

## The JASON UNSHRINKABLE UNDERCLOTHING



MEN'S SHIRTS & PANTS  
LADIES' VESTS & COMBINATIONS,

Made in Natural Cashmere.  
Summer and Winter Weights.



TO BE PROCURED  
FROM ALL THE

LEADING WHOLESALE HOUSES

# West & Blackwell,

(ESTABLISHED 1870.)

Wholesale Manufacturers of all kinds of

## Ladies' and Children's Boots and Shoes.

Styles and Shapes always Up-to-date.

**WEST & BLACKWELL,** Humberstone Road,  
**LEICESTER, ENGLAND.**

We can beat the World for Styles and Prices, under the New Preferential Tariff.

Lovers of fresh rooster combs are imposed upon by a substitute cut out of hogs' intestines.

Chopped artificial truffles are made of black rubber, silk, or softened leather, and even whole truffles are made out of roasted potatoes, which are given a peculiar flavor by adding ether. They are said to sell well.

Fish spoiled in spite of ice and borax is treated with salts of zinc, aluminum, and other metals. Rubbing the fish with vaseline to give it a fresh look, and coloring the gills with fresh blood or rosin—a coal-tar color—is resorted to. The latter is also used to intensify the red color of inferior crabs.

Imparting a greenish color to oysters is another adulteration. An oyster requires one month in the beds to acquire the greenish color. As this is too long a time the dealers help them along with an artificial color.

The chemists in the Paris municipal laboratories have shown that tomato jelly is adulterated with turnips, and powdered pepper contains a large admixture of powdered hard-tack.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations August 31, 1908.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine.....	15,000	3½-6mos.	350	350	90
Canada Life.....	2,500	4-6mos.	400	400	100
Confederation Life.....	10,000	7½-6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	30	90
Guarantee Co. of North America.....	13,373	5	50	50	....

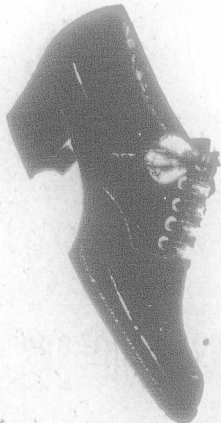
BRITISH AND FOREIGN.—Quotations on the London Market, Aug. 23, 1908 Market value p. p'd up sh

Alliance Assur.....	250,000	2s. p. s.	20	2 1-5	10½	11½
Atlas.....	24,000	24 p. s.	50	6	27½	28½
British and Foreign Marine.....	67,000	25	20	4	17½	18½
Calcedonian.....	21,500	12s. p. s.	25	5	5	28½
Commercial U. Fire, Life and Marine.....	50,000	27½	50	5	52	53
Guardian Fire and Life.....	200,000	5	10	5	9½	11½
Imperial Fire.....	60,000	25	20	5	5	5
Lancashire Fire.....	124,493	5	20	2	5	5
Lion Fire.....	100,000	5	20	2	11½	11½
London and Lancashire Fire.....	85,100	22	25	2½	20½	21½
London Assurance Corporation.....	35,262	20	25	12½	54	56
London & Lancashire Life.....	10,000	10	10	2	9	9½
Liv. & Lon. & Globe Fire and Life.....	391,752	20	25	2	25	26
Northern Fire and Life.....	30,000	*22½	100	10	77	79
North Brit. & Merc. Fire and Life.....	110,000	30s. p. s.	25	5½	35	36
Norwich Union Fire.....	11,000	*25½	100	12	110	113
Phoenix Fire.....	53,776	25	50	5	234½	23½
Royal Insurance Fire and Life.....	125,214	55½	20	10	47½	48½
Sun Fire.....	240,000	2s 6d p. s.	10	10	10½	11
Union.....	45,000	18 p. s.	10	4	17½	18½

\*Excluding periodical cash bonus.

# J. HOLMES

WHOLESALE

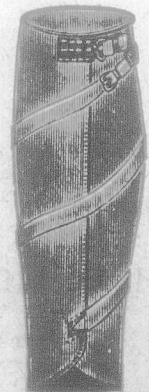


## Boot & Shoe Manufacturer,

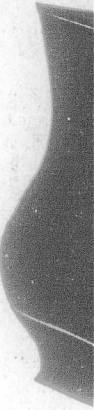
Rambler Works, Clarke Road,

Northampton,  
ENGLAND.

33½ p.c. in favour of  
Canadians.



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**J. T. BRAMMAGE,** WESTERN ROAD, LEICESTER, ENG.



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York St., Granby St., LEICESTER, Eng.

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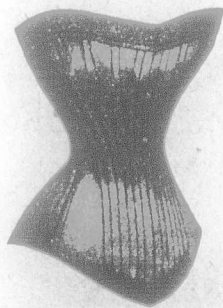
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"STRAIGHTFRONT" Corset,

"ERECTFORM" Corset,

"WATCHSPRING, Corset, etc., etc.

BEST QUALITY AT LOWEST PRICES.

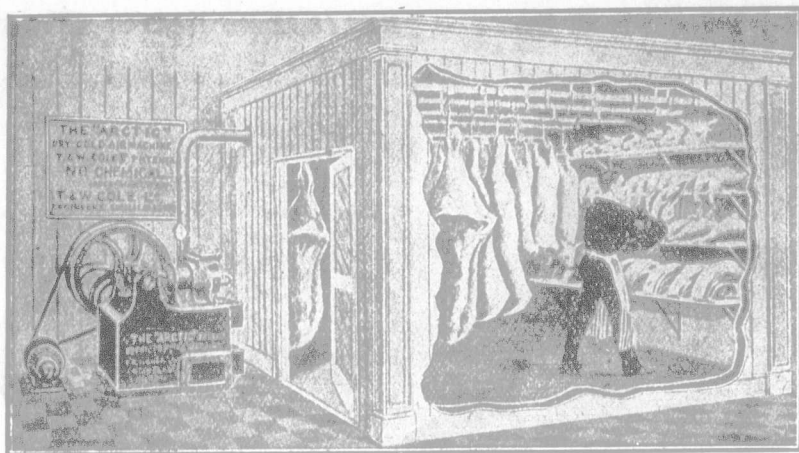


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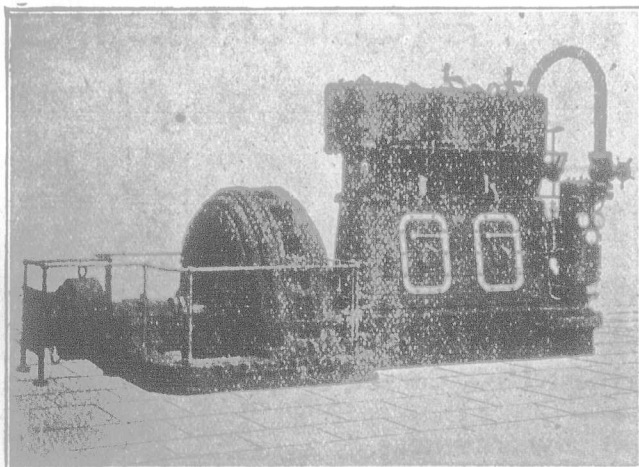
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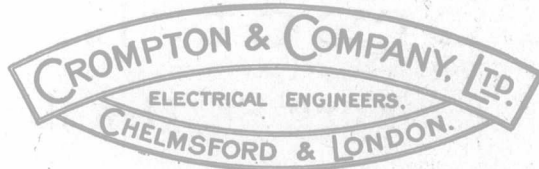
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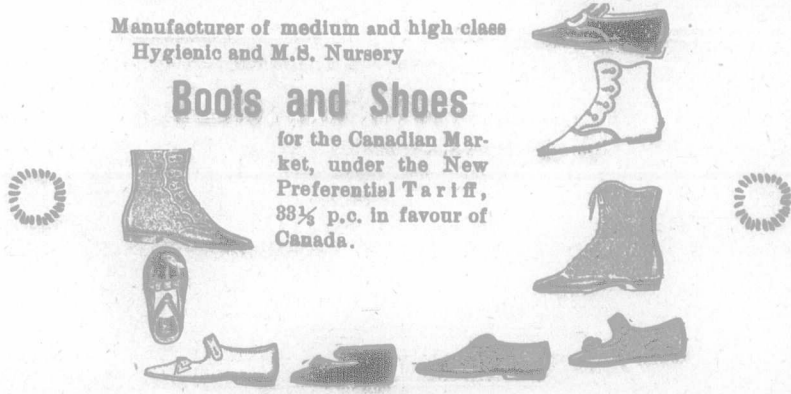


**Frederick E. Abbott,**

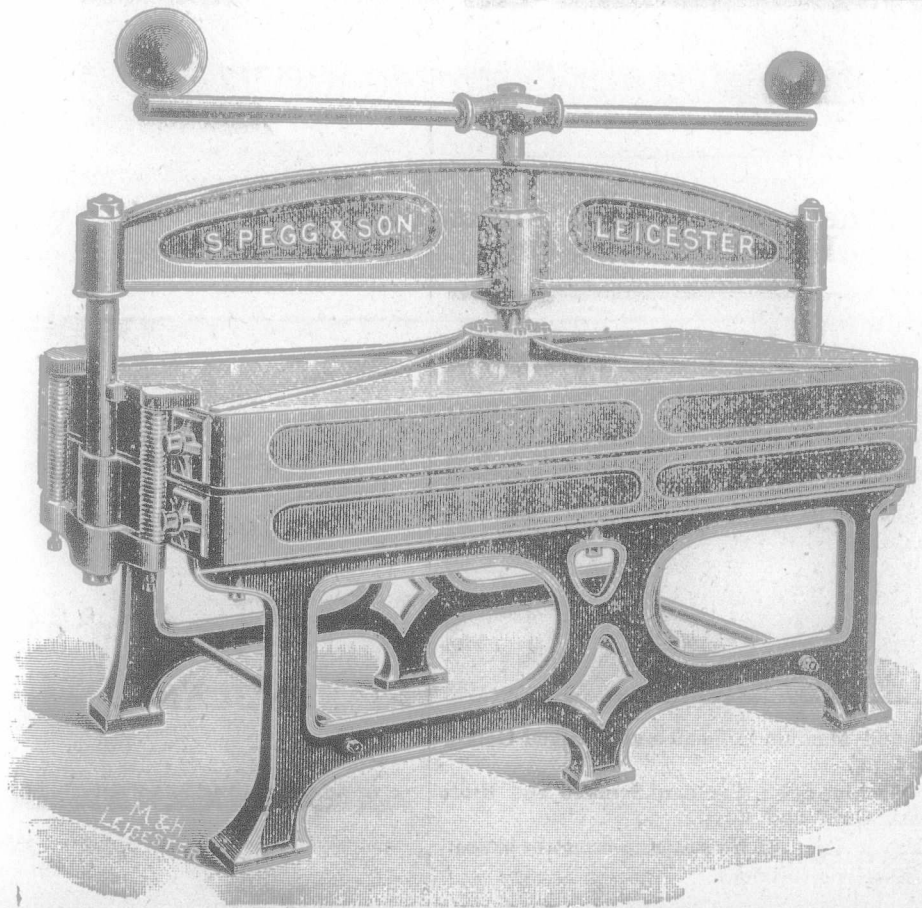
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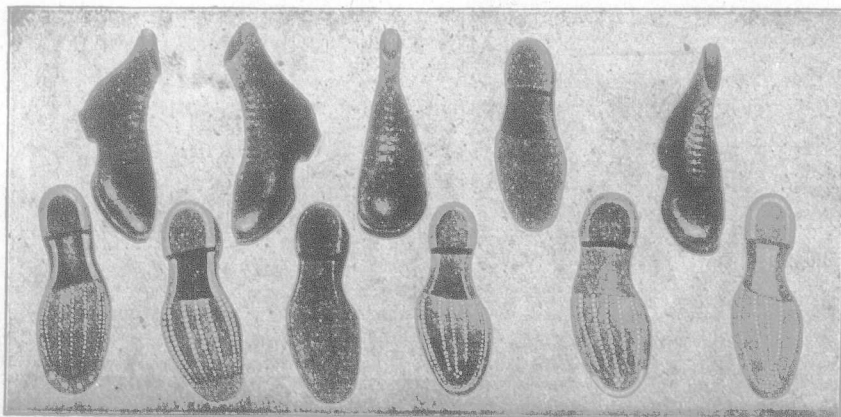


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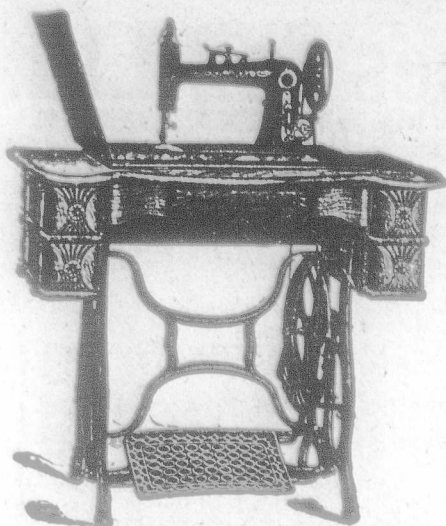


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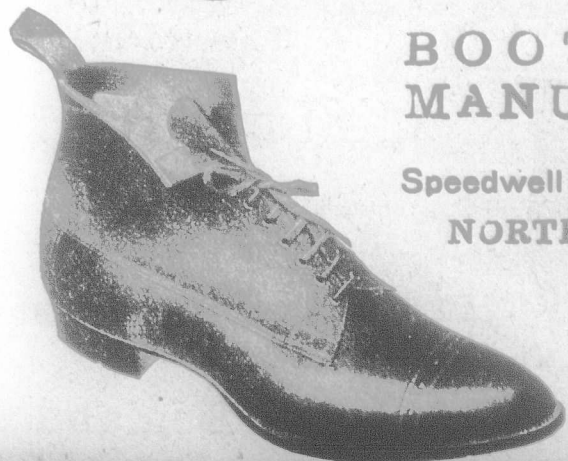
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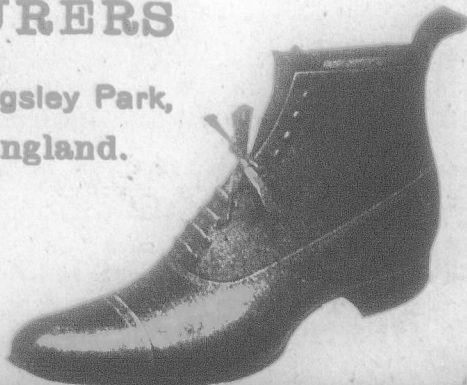
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British Columbia, 1907 1/2 p.c.	104	107	
1897, 4 1/2 per cent	88	90	
1891-5, 5 p.c.	108	105	
Canada, 4 per cent. loan, 1890	100	108	
5 per cent. loan, 1890-95	101	103	
1894, 5 1/2 per cent	89	91	
5 1/2 p.c. loan, 1907	104	106	
Manitoba, 1895-5, 5 p.c.			

Railway and other Stocks.		Aug. 18.	
Quebec Province, 5 p. c. 1904	107	108	
1905, 5 p.c.	100	108	
1910, 4 1/2 p.c.	102	104	
1912, 5 p.c.	105	108	
Atlantic & Nth. Western 5 p.c. Gen	117	120	
1st M. Bds	134	14	
Buffalo & Lake Huron \$10 sh.	136	140	
do 5 1/2 p.c. bonds			
Can. Central 5 p.c. M. Bds. Int.			
guar. by Gov.			
Canadian Pacific \$100	127 1/2	128 1/2	
Grand Trunk, Georgian Bay, &c.	100	102	
1st M.			
Grand Trunk of Canada Ord. stock	17 1/2	18	
2nd equip. mig. bds. 5 p.c.	123	126	
1st pref. stock 5 p.c.	112 1/2	112 1/2	
2nd pref. stock	98 1/2	99	
3rd pref. stock	88 1/2	88 1/2	
5 p.c. pers. deb. stock	135	138	
4 p.c. pers. deb. stock	107 1/2	108 1/2	
Recent Western shares, 5 p.c.	128	135	
Hamilton & N.W., 5 p.c.			
M. of Canada Stg. 1st Mort. 5 p.c.	105	107	
Montreal & Champlain 5 p.c. 1st			
mtg. bds			
N. of Canada, 1st mtg., 5 p.c.			
Quebec Central, 5 p.c. 1st Inc. Bds.	102	104	
T. C. & B. 4 p.c. bonds, 1st mort.	106	108	
Well., Grey & Bruce, 7 p.c. bds.			
1st Mort	108	118	
St. Law. & Ott. 4 p.c. Bds.	106	107	

MUNICIPAL LOANS.			
City of London (Ont) 1st pref 5 p.c.			
City of Montreal stg. 5 p.c. 1904	200	208	
City of Ottawa			
refcom 1904, 5 p.c.	101	108	
refcom 1910, 4 1/2 p.c.			
City of Quebec, tp. c. refcom 1905	101	103	
refcom 1905, 5 p.c.	105	108	
City of Toronto, 4 p.c. 1905-08	100	102	
5 p.c. stg. con. deb. 1914	100	107	
5 p.c. gen. con. deb. 1919-20	108	110	
4 p.c. stg. bonds	99	101	
City of Winnipeg deb., 1914, 5 p.c.	205	207	
Deb. scrip. 1907, 5 p.c.			

MISCELLANEOUS COMPANIES.			
Canada Company	35	38	
Canada North-West Land Co.	96	101	
Hudson Bay	84 1/2	85 1/2	

BANKS.			
Bank of British North America	87	89	
" Montreal	800	804	
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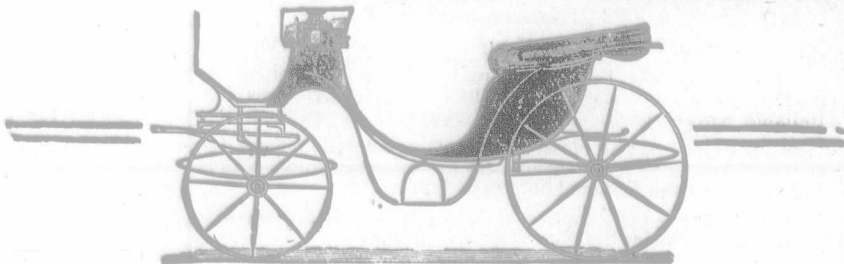
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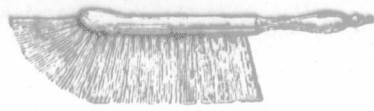
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LADIES' BOOTS and SHOES,

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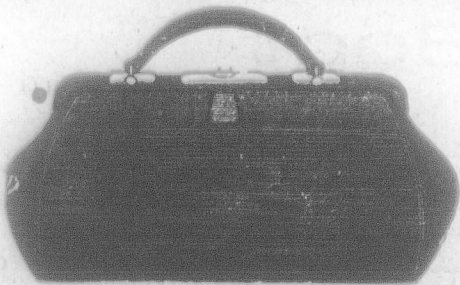
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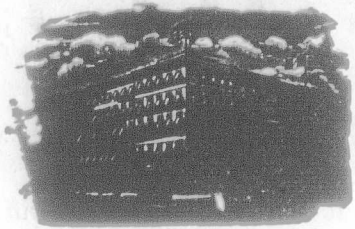
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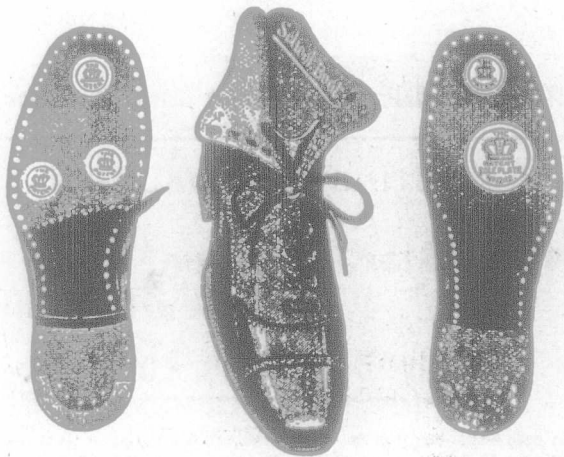
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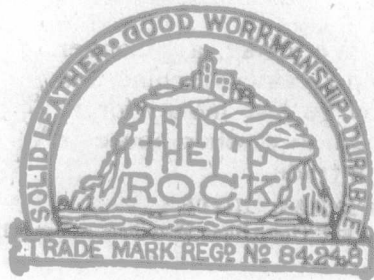
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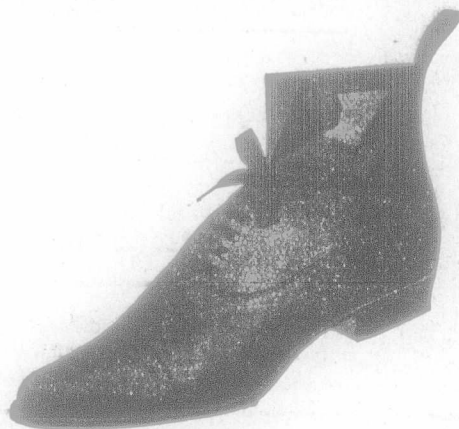


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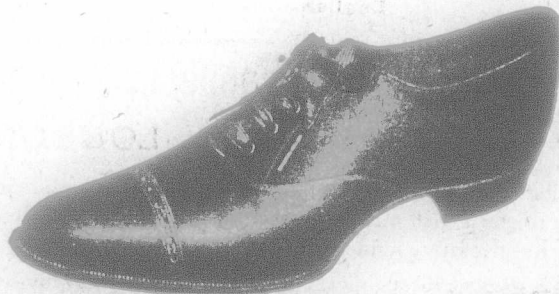
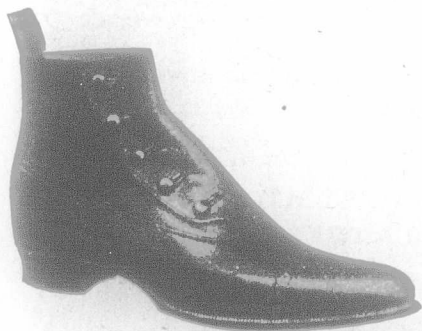
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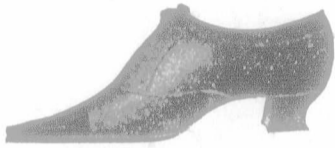
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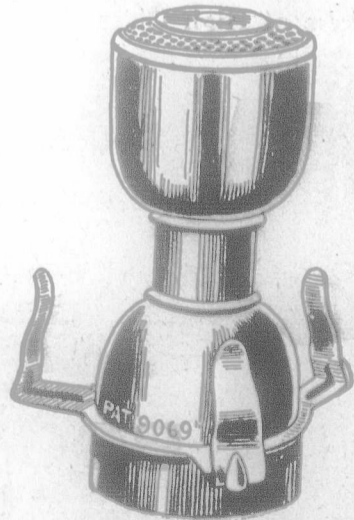
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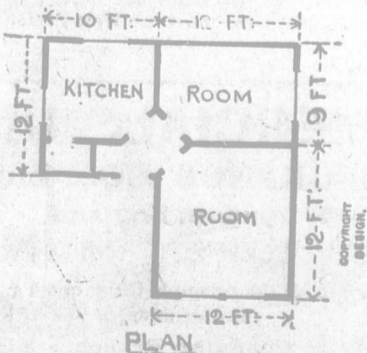
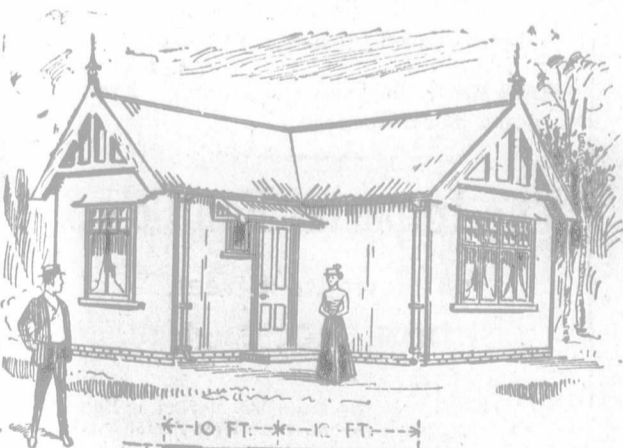
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